

Effingham Wilson's Commercial Publications.

MODERN BUSINESS ROUTINE

EXPLAINED AND ILLUSTRATED.

VOLUME II.—THE IMPORT
AND EXPORT TRADE.

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PREFACE.

THIS volume, a continuation of Volume I., *The Home Trade*, is devoted entirely to the theory and practice of our Foreign and Colonial Trade. The book opens with a chapter on Commerce dealt with from an economic standpoint; and thence is explained to the reader the modern routine of our oversea trade on the same lines as in the first volume, viz., the procedure is described in detail, the documents used are explained and exemplified, and finally illustrations of actual shipments of goods are given. The documents set out have nearly all been used in business houses; and to enable the reader to obtain a better idea of the actual documents, where some uniformity exists, the dimensions and colour of each are shown on the various copies. Chapters X., XI., XII., and XIII. are devoted to His Majesty's Customs, and the reader is shown how Exports are dealt with in regard to Customs Regulations, the Importation of Free goods and Dutiable goods, and the transhipment of goods.

The volume closes with an Appendix on Stamp Duties, Excise Licences, Foreign and Colonial Weights and Measures, and kindred subjects which a clerk in a foreign shipper's office ought to have at hand.

Every care has been taken to include only modern methods and to ensure that the documents have been accurately compiled; but if by chance any irregularity exists, criticisms thereupon will be welcomed.

R. S. OSBORNE.

CITY OF LONDON COLLEGE, E.C.
1914.

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MODERN BUSINESS ROUTINE

CHAPTER I.

COMMERCE.

COMMERCE is essentially the exchange of commodities, and the development of commerce is the development of the material prosperity of mankind.

Before goods can be exchanged they must be produced, and it would be of advantage to us to grasp clearly the meaning of production and the many activities arising therefrom.

Man cannot produce matter; although in the mental and moral world he may produce new ideas, yet in the physical world all he can do is to alter the form of matter to make it more useful, or to bring it from a place where it is useless to where it will be useful.

Classification of Occupations.

We may classify occupations in the following manner:—

1. **Extractive Industries.**—These industries include hunting, fishing, agriculture, and mining. They are the oldest forms of industry, and are perhaps the most important, as they are concerned with the production of food and raw materials.

It must not be forgotten that, until recently, sheep were reared abroad almost wholly for their wool, and cattle for their hides. Cotton, silk, flax, and jute are agricultural products. Of minerals, coal and iron come easily first. Deep-sea fishing is important both in the North Sea and off Newfoundland, whilst in North America, fish, notably salmon, are still found in the rivers in sufficient quantities to be of commercial importance.

2. **Manufacturing and Constructive Industries.**—

These are concerned with either the working up of raw materials to make them more useful, or the putting together of manufactured articles, as in shipbuilding and machine construction.

The chief manufactures in this country, at all events as far as exports are concerned, are textiles—with cotton easily leading—followed by iron and steel.

The cotton trade is localised in Lancashire owing to the damp climate, which prevents the thread from snapping.

The iron trade takes various forms. On some coal-fields near the coast we have smelting, as in S. Wales; on others where there is a navigable river, shipbuilding, as on the Clyde; again, where the textiles are important, we have the manufacture of machinery; whilst the inland fields specialise in domestic ironmongery, as does Birmingham.

3. Commerce.—Commerce, *commutatis mercium*, consists essentially in the exchange of goods, and the cardinal point on which we have to insist is that different parts of the world produce different commodities, or the same commodity under unequal conditions.

In a primitive society, commerce as such hardly exists; the family is self-supporting, living on the produce of the chase or on agriculture, the women weaving clothing. As civilization advances, there springs up a division of labour, and a man produces not for his own use, but to sell, and so to supply his own wants. The next step is for a third party to come into existence, one who knows where things are produced and where they are required, and so we get the middleman or merchant.

The last hundred years have seen enormous strides in the development of commerce, and for various reasons. In the first place, the introduction of steam power has given man a mastery over the forces of nature impossible to human muscles. The opening up of new lands has allowed the older ones to develop their manufactures and exchange them for food and raw materials, whilst the increase in transport facilities has caused the world to shrink in size.

Transportation of Goods.

It is not only important to be able to produce commodities, but they must be transported to the consumer.

Canal.—Until the end of the eighteenth century, the existing means of transport by roads were sufficient; but with the development of our coal and iron resources other means had to be found; and so the canal system developed, its pioneer being the Duke of Bridgewater. The canal even in the heyday of its prosperity was unable to cope with the increased volume of traffic, and with the introduction of steam and the perfecting of the locomotive, the railway soon began to oust it, and now canals in England are almost derelict. They are too narrow, progress through the interminable locks is slow, whilst attempts at using steam power result in the banks falling down. In fact, they suffer from certain physical disabilities that cannot be overcome.

Railway.—At the end of the first quarter of the last century, the first real railway came into being, and in about fifty years the whole country was covered with a complete network.

The original idea was for the railway company to provide the track, the public supplying rolling stock. This was soon found to be impracticable, and nowadays the company usually provide trucks or carriages as well as traction. As far as the coal trade is concerned, however, the Colliery Company finds its own trucks.

Carriage.—The subject of railway rates is of perennial interest to the trader.

The railways of the United Kingdom are capitalized at upwards of £1,000,000,000, and although the sum necessary for their upkeep is comparatively small, their income must be a huge one.

Railways, created by Act of Parliament, being monopolies, Parliament has fixed maximum rates. These maxima, being as a rule much higher than practicable rates, afford little protection to the user. The American Professor Hadley writes, "Fixed maxima are next to no use in preventing extortion."

Although rates are based broadly on mileage, yet there are many cases in which the rate has little connection with mileage.

The general maxim on which railway managers work seems to be, "charge what the traffic will bear." This may be interpreted either "is able to bear" or "can be made to bear," and the trader usually suggests the second rendering.

There are three classes of traffic:—

1. Goods which are low-priced and can bear little but out-of-pocket expenses.
2. Goods which are medium-priced and can bear something above out-of-pocket expenses.
3. Goods which are high-priced and can bear, not only out-of-pocket expenses, but can contribute handsomely to the carriage of low-priced goods.

Goods exported or imported usually have an advantage as far as rates are concerned over goods that are going to be kept in this country. The trader often considers this unjust, and with much reason. In justice to the railway companies it may be pointed out, however, that these rates are for whole train loads, or at all events whole truck loads. In some instances, if it were not for the low rates, the goods would be sent by sea.

At the present moment, electric traction for short distance passenger traffic seems to be developing, the make-up, shunting and re-forming operations necessary with goods traffic not being needed for permanently-made-up passenger trains.

During the early history of the locomotive, attempts were made to run them on the roads. The roads were unsuitable and adverse legislation pushed back the clock for a century.

The perfecting of the internal combustion engine, however, gave us a traction engine which would not be denied, proving itself capable of competing with the railway as a carrier, and giving brickworks' proprietors and manufacturers of heavy goods a means of transport independent of the railways in districts where the road gradients are not much against the load.

The Firm and its Constitution.

Business may be carried on by (i) an individual, (ii) partners, (iii) a company.

For small businesses, especially those of retailing, the individual trader is most common.

Where a firm is carried on by partners, one or more may be "sleeping partners." The sleeping partners take no part in the carrying on of the business, but participate in the profits and shoulder a portion of the liability. A partner may not transfer his interest without the consent of his partner or partners.

"A company is a number of persons incorporated by law; so that the company has a distinct personality apart from the persons composing it."

A person having an interest in a company may dispose of it without reference to any other member of the company.

A company may be incorporated:

(i) By Royal Charter, *e.g.* British South Africa Company.

(ii) Special Act of Parliament, *e.g.* Railway Companies.

(iii) By registration.

Most joint stock companies come under the third heading. Associations of more than twenty persons (bankers excepted) carrying on business must register, whilst associations of not less than seven may.

A company may have its liability limited or unlimited. If the former, the shareholders are liable only for the unpaid portion—if any—of their shares. Shareholders in banks, however, are also liable for their note issue.

The chief aim of the business man is to make a profit, and competition is the chief enemy of this natural desire. Where there exists a real monopoly, the holder being protected by law, there is no competition; but where there is, monopoly is sought, the aim being to limit output or fix prices.

The most common form of this limitation which crops up at every stage of industrial development is the **pool, ring, or combine**.

A **pool** may be defined as an agreement by independent firms as to output, or prices, or both.

There is one inherent defect in the **pool**. It has almost always been found to be temporary in character, because when prices have been unduly remunerative, competing manufacturers have found it desirable to increase their sales and break the agreement. Contracts in restraint of trade have been declared illegal in the United Kingdom and the United States; so that, as a rule, when individual firms break their agreements, the aggrieved parties cannot invoke the law any more than gamblers can.

Railway companies in the United Kingdom serving the same districts, after finding competition ruinous, have pooled their earnings, and passenger lines between Europe and North America have come to similar agreements.

Exports and Imports—Their Development.

Our foreign trade in 1913 reached the high total of £1,294,495,375; imports accounting for £769,033,959, and exports for £525,461,416.

At first sight, since our imports exceed our exports, we would seem to be in the position of a man who spends more than his income, but we must remember that "exports must equal imports over a period."

We are the carriers of the world, and have also a large amount of capital invested abroad. It is the income from these two sources that makes our imports appear so much larger than our exports.

It is obvious that such a large trade is only possible where the means of transport are at hand, and we are fortunate in being an island power where three-quarters of the Earth's surface are covered with water.

Two places may be an equal distance from a third; but if the route to one is across land, and the other across water, then the water route is the cheaper.

The application of **steam power to ships** made them independent of the winds, whilst the introduction of the **triple-expansion engine** and the **turbine**, made for economy in fuel, or, what is the same thing, gave increased speed.

An important result of attempts at cheapening transport by ships has been the increase in size. For some trades, notably the South American, it is only the really large ship that can be run at a profit. One great drawback to the increase in size has been that dock development has not kept pace with it.

The application of **cold storage** to the meat trade has increased the wealth of meat-producing countries, and given our poorer classes a much better acquaintance with the most popular form of food. In dealing with factors that have helped commerce, we must not forget the development of the **letter post, telephone, telegraph, cable**, and the recent developments in **wireless telegraphy**.

Shortening of distances has been effected by cutting the Suez, Kaiser Wilhelm (Kiel), Corinth, North Holland, and Panama Canals.

The Suez Canal, which was constructed by the French,

effects an enormous saving in the voyage to East Africa and Southern Asia.

Panama Canal.

This canal runs from Colon in the north-west to Panama in the south-east, a distance of fifty miles. Starting at the Atlantic end at Colon, a ship will sail about seven miles to the Gatun Locks, where, by entering three locks, she will be raised 85 feet, which is the height of 33 miles of canal. She will then enter the artificial Gatun Lake, and after a somewhat sinuous course of about 24 miles, will arrive at Obispo. The ship next sails for 9 miles through the famous Culebra Cut, at the end of which the Pedro Miguel Lock lowers the vessel 30½ feet to the Miraflores Lake, the length of which is a mile and a half. At the south-east end of the lake the Miraflores Locks lower the ship 54½ feet. A remaining portion of 8 miles brings the ship to the Pacific.

The Panama Canal will be the realization of the dream of Columbus, a new route to the East. From his time onwards, various projects were put forward for uniting the two oceans, but it was the construction of the Suez Canal that was responsible for the first real start, a company being formed by the de Lesseps, who were responsible for that canal. After doing much valuable work, the French had to give up the attempt, having been beaten by the pestiferous condition of the isthmus.

It was an incident of the Spanish-American War that made the Americans anxious to finish the canal. The battleship *Oregon* was at San Francisco when hostilities broke out, and she had to steam for ninety days to get to the theatre of war.

Panama threw off the yoke of Columbia and received two million pounds plus an annuity for the canal zone, the French company receiving eight million pounds for their interest.

The canal will shorten the journey to the west coast of America by 8,000 miles. It will have no effect at all on the main Suez traffic to East Africa and South Asia, but will compete with Suez for the trade of Pacific Asia, part of the East Indies, and Australasia.

The American trans-continental railways will feel the pinch, and the sailing ship will be driven off the Cape Horn route.

The canal will allow our ships of modern tonnage to engage in the West American trade.

The Chief Trade Routes of the World.

1. **North Atlantic to Canada, U.S.A., and West Indies.**—From Canada we import timber, cheese, and wheat; from U.S.A. cotton and wheat, whilst the West Indies are important for fruit.

2. **South Atlantic including the Plate Route and the Cape Horn Route.**—From Brazil we get rubber, cotton, sugar, and coffee. Argentina is important for wheat, beef, and mutton; while Chile exports copper and nitrate of soda.

3. **The Suez Route** takes the East African, South and East Asiatic, and part of the Australian trade.

It includes our imports of cotton, jute, wheat, linseed, and tea, whilst it is important for an export of manufactured cotton.

A branch of the Suez route is the Mediterranean, whence we import fruit, wine and wheat.

4. **The Cape Route** is important for West Africa, South Africa and parts of Australasia. From South Africa we get wool and ostrich feathers, and from Australasia wool and mutton.

Banking and Finance.

The greater portion of our trade, both home and foreign, rests on a credit basis, and as far as the foreign trade is concerned, payment is usually made by means of bills of exchange. Only comparatively small parcels of gold cross to foreign countries to settle the balance of national indebtedness.

A merchant in Calcutta buying from an Englishman could direct the latter to draw a bill on him. The bill could be presented to an English bank when a considerable proportion of its value would be paid. It would then be sent to the Bank's Calcutta branch, and the amount collected from the Indian merchant. The import trade is financed in a similar fashion.

Markets.

When demand and supply are spoken of in relation to one another, it is necessary that buyers and sellers should have access to one another in a market.

A market place was originally a public place where goods were exposed for sale ; but the word means nowadays a body of persons in intimate business relations, and there may or may not be some central exchange or auction rooms.

"Economists understand by the term *market*, not any particular market place in which things are bought and sold, but the whole of any region in which buyers and sellers are in such free intercourse with one another that the prices of the same goods tend to equality easily and quickly." (Cournot.)

Before there can be a wide market in a commodity, it must be in general demand and capable of being exactly described, so that the buyer at a distance knows what he is buying, and must be able to stand transport and the cost of transport.

CHAPTER II.

THE EXPORTATION AND IMPORTATION OF GOODS—A GENERAL SURVEY OF THE ROUTINE.

Indents.

A FOREIGN order or an indent contains full particulars concerning the order and its execution and the terms and conditions upon which it is given.

The better class houses and the large foreign and colonial houses are now represented by well-known London Commission houses, who accept indents, place all orders, and attend to shipments and invoicing.

It is a common practice now for manufacturers to send out their travellers to the colonies with the season's samples to obtain orders, which are executed by the manufacturers direct.

Indents generally are of an open and varied nature, leaving the buying of the goods to the discretion of the London house, and when large houses are ordering their season's goods, the indents may run into 600–700 sheets, covering all classes of goods from the proverbial needle to an anchor. The details would vary according to the class of trade; for example, in the case of a hardware or machinery firm, their indents would naturally be more specific than those of a drapery house. Messrs. Brown, Jones of Melbourne, for instance, would write to their London agents as follows:—

“ We have pleasure in sending you herewith indent for Spring Season's Goods which we require in our show rooms, July 30th.

“ Millinery.—We should like a good show of trimmed millinery, up-to-date and prevailing fashions, say £600–700.

“ Dress materials—Specified.

Blouses, Mantles, Dresses, etc., say £300–400.

Ribbons, Laces, etc., say £800.

Hosiery, Blankets, Rugs, Boots, Shoes, Clothing, Men's Felt Hats, Gloves, Corsets, Underclothing, Cotton Piece Goods—quantities specified.

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"We should like these goods shipped by cheap steamer if possible, but as latest date for delivery into our show rooms is July 30, we leave it to your discretion to ship by mail steamer if necessary."

The London house acknowledges receipt and then divides up the indent amongst their respective buyers, who, immediately on seeing requirements, send out notices to suppliers' agents that they will call on them with a view to discussing current prices, and whether they could deliver to date.

Having satisfied themselves as to whom they will give the order—it is generally given down to an agent—the same night a confirming order is sent direct to the supplier, who acknowledges receipt, confirms order, prices, and time of delivery.

When the delivery date approaches, the supplier applies to the London house for **Shipping Instructions** which are dealt with by the department concerned. Should the supplier not apply when due, an **Overdue Order Sheet** would be sent out.

Application for Shipping Instructions.

"Your Order, No. C, 1066, for 150 pieces Cottons is now ready for shipment and will pack in three bales or cases."

This application is taken by the shipping clerk to the buying department and compared with the order and if correct is then entered in the **Shipping Book**, where a record of all goods despatched is kept.

Example of Entry in Shipping Book.

Date.	Supplier.	Order No.	Mark.	Ship.	Nos.	Goods.
June 10	John Adams Trent & Upsdale E. Hohly & Co. Aug. Oberlein	C 1066 1094 1162 1121	<div style="border: 1px solid black; padding: 2px;">B.J</div> Melbourne — — —	Industani — — —	8/10 11 12 13/16	3 bales cottons. 1 case hosiery. 1 case hosiery. 4 cases shawls.

Example of Shipping Instructions.

SHIPPING INSTRUCTIONS.

From *Mark Matthews & Co.*

FENCHURCH STREET,

To

LONDON, E.C.,

Messrs. *John Adams & Co.,*

10 June, 19—.

*Manchester.*Your Ref. No. *148*

Marks and Numbers.	Packages.	Order Number.	Particulars
<div style="border: 1px solid black; display: inline-block; padding: 2px;">B.J</div> 8/10 <i>Melbourne.</i>	3 Bales	C 1066	<i>Cottons.</i>

*** If Mark does not agree with that given on Order do not forward
but notify us at once.***

In reply to yours of the 10th inst. please forward above goods at once
carefully packed for export to *Royal Albert Dock*
to the order of Messrs. *Brook Dixon & Co.*
for shipment on my account per SS. *Industani*
our

and oblige,

If you are unable to do this, please return S/Note and state earliest date
you can forward.

Weight in English pounds and dimensions in inches must appear on all
Packages and Invoices.

Invoices must be forwarded on the day goods are despatched or following
day at latest.

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Example of Shipping Note.

No.

Royal Albert DOCKS.

10 June, 19—.

Ship *Industani*.

No.,

Royal Albert DOCKS, LONDON.

10 June, 19—.

To the SUPERINTENDENT,

Please receive and Ship per

Industani

for *Melbourne*

and place charges to our Deposit
account.

B.J. 11 1 Case
Melbourne.

Trent and Upsdale

O/C 1034

Mark.

No.

B.J.
Melbourne.

11

1 Case hosiery.

Received by

Mark Matthews & Co.

Fenchurch St., E.C.

NOTE.—This counterfoil would be retained by Shipper for reference.

When the steamer in question closes, Bills of Lading are made out for all goods ordered to this particular steamer and lodged with brokers.

When goods are delivered to the docks it is essential that a **Shipping Note** be handed to the dock company with goods to enable them to assess charges. When the Railway Company delivers the goods, no S/Note is required.

The Railway Company would themselves issue S/Notes when the goods come up by rail and when the railway rate includes delivery.

As a rule it can be taken for granted that with regard to goods delivered to a London steamer by railway companies north of London, the rate is usually f.o.b. (free on board), but south of London the rate is to station only, delivery charges and dock dues being for shipper's account.

Similar instructions would be given to Trent and Upsdale, but in this case a shipping note would accompany such instructions, goods being in London, and dock dues being for shipper's account.

Messrs. E. Hohly & Co. and August Oberlein, being continental merchants, the goods would first be forwarded to London. The continental trade is generally conducted through Forwarding Agents, as owing to rates being cheaper for truck loads of goods, such agents, by making a groupage, can carry the goods more cheaply than can be done by a merchant direct.

We will assume that both these orders for hosiery and shawls have come through The General Transport Co. of 43/45, Great Tower Street, London. On the arrival of the goods at Harwich this firm would notify Messrs. Mark Matthews & Co. that

[B.J]
Melbourne 12, one case hosiery, from E. Hohly & Co., and 13/16, four cases, shawls, from August Oberlein were due to arrive in London next day, and ask for shipping instructions. They would be requested to deliver them to s.s. *Industani* in Royal Albert Dock, and a S/Note, as in the case of Trent & Upsdale, would be sent. The General Transport Co. would then instruct their carman to call at Bishopsgate Goods Station, or to whichever depôt the goods may have been sent, and would give their carman a **Delivery Order** on such depôt. He would be instructed to deliver the cases to s.s. *Industani* in Royal Albert Docks, with S/Note received from Mark Matthews & Co., so that dock dues would be placed to their account.

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Example of a Delivery Order (D/O).

'Phone: 6111 Avenue (Two Lines) Telegrams: "Transcogen," Bilgate, London."

The General Transport Co., Ltd.,
43-45, GREAT TOWER STREET, LONDON, E.C.

DELIVERY ORDER.

REFERENCE
AB 4537

12 June, 19—.

To *The Supt. G. E. Ry.,*
Bishopsgate.

Please deliver the undermentioned goods *ex Harwich*

To *Our Carman.*

Charges to account of *Ourselves*

Marks, } and Description Number } of Packages.	Contents.	Weight.
<div>B.J</div> 12/16 <i>Melbourne.</i>	5 Cases	

It is usual for large firms to have a Deposit Account with the Port of London Authority to avoid delays and trouble. All charges are paid prior to shipment, and dock dues would be rendered in later as follows :—

PORT OF LONDON AUTHORITY.

MESSRS. MARK MATTHEWS & Co.,
FENCHURCH ST., E.C.

Particulars of charges on the under-mentioned goods shipped per s.s. *Industani* on your account.

[B.J] 11/16, 6 cases hosiery, 9/6
Melbourne.

The next procedure would be to lodge Bills of Lading with the steamship company. These will be discussed in a later chapter. (See page 39.)

Presuming all the packages are shipped, the three stamped Bills of Lading would be signed by an authorised person in the Shipping Company's office and handed to the shipper with the Freight Note.

Example of Freight Note.

9/11, FENCHURCH AVENUE,
LONDON, E.C.

MESSRS. MARK MATTHEWS & Co.,
FENCHURCH ST., LONDON, E.C.

DE. TO COMMONWEALTH AND DOMINION LINE,
Shipping and Forwarding Agents.

For Freight per s.s. *Industani* to Melbourne.

Marks and Nos.	Pack-ages.	Description of Freight.	Freight- age.	£	s.	d.
8/10	3	Bales, Cotton, Cottons	42 0			
11	1	Case, Hosiery,	22 8			
12	1	" "	18 4			
[B.J] 13/16	4	Cases, Shawls,	80 0			
Melbourne.			163 0	@ 57/6	11	14 4
		Primage 10 %			1	3 6
		When paying Freight 5 % would be deducted			12	17 10
					11	9
				£	12	6 1

EXPORTATION AND IMPORTATION OF GOODS. 17

Having collected the following four manufacturers' Invoices for the goods supplied, Mark Matthews would forward an Invoice for the shipment to Messrs. Brown, Jones, Melbourne, Australia.

(a) *Manufacturer's Invoice.*

MANCHESTER,
9/11 PORTLAND STREET,
10 June, 19—.

MESSRS. MARK MATTHEWS & Co.,
FENCHURCH STREET, LONDON, E.C.

BOUGHT OF JOHN ADAMS.
(Manufacturers, etc.)

Marks & Nos.	Packages.	Description.	Price.	£	s.	d.
[B.J] 8/10 Melbourne	3	Bales Cottons, 150 pieces each 40 yards Long	6d.	150	0	0
		Cloth at ...		3	15	0
		Less 2½ % discount				
		3 Bales, Double Canvas and Tar		146	5	0
				1	1	0
			£	147	6	0

Sent carriage forward per L. & N.W. Ry. to s.s. *Industani* in Royal Albert Docks.

(See page 60* for usual declaration.)

(b) *Manufacturer's Invoice.*

LONDON,
16/18, BATH STREET.
CITY ROAD,
11 June, 19—.

MESSRS. MARK MATTHEWS & Co.,
FENCHURCH STREET, LONDON, E.C.

BOUGHT OF TRENT & UPSDALE.
To wholesale houses only.

Marks & Nos.	Packages.	Description.	Price.	£	s.	d.
[B.J] 11 Melbourne	1	Case.	66s.			
		10 dozen Ladies' Tennis Jackets, Wool, at ...		33	0	0
		Less discount, 3 % ...			19	9
		Zinc-lined Case ...		32	0	3
					15	4
			£	32	15	7

(Declaration required, goods being of English manufacture. See page 60.)

(c) *Manufacturer's Invoice.*

70-71, FORE STREET,

-LONDON,

10 June, 19—

MESSRS. MARK MATTHEWS & Co.,

FENCHURCH STREET, LONDON, E.C.

BOUGHT OF E. HOHLY & CO.

Marks & Nos.	Packages.	Description.	Price.	£	s.	d.
[B.J] 12 Melbourne	1	Case. 11 doz. Cotton Combina- tions at	16/9	9	4	3
		8 doz. Cotton and Wool Nights at	39/-	15	12	0
		Less discount $2\frac{1}{2}$ % ...		24	16	3
					18	4
		Zinc-lined Case ...		24	3	11
					14	8
			£	24	18	7

(Usual declaration for goods of Foreign Manufacture. See page 60.)

(d) *Manufacturer's Invoice.*

TREUBEN,

SAXONY,

12 June, 19—

MESSRS. MARK MATTHEWS & Co.,

FENCHURCH STREET, LONDON, E.C.

BOUGHT OF AUGUST OBERLEIN.

Marks & Nos.	Packages.	Description.	Price.	£	s.	d.
[B.J] 13/16 Melbourne	1	Case, 31 doz. Wool Shawls at	41/-	68	11	0
	1	" 18 " " "	34/9	31	5	6
	1	" 18 " " "	63/-	56	14	0
	1	" 18 " " "	50/6	45	9	0
		Less discount $2\frac{1}{2}$ %		196	19	6
				4	18	6
		4 Cases lined oil cloth		192	1	0
				2	13	0
			£	194	14	0

(Usual declaration for goods of Foreign Manufacture. See page 60.)

EXPORTATION AND IMPORTATION OF GOODS. 19

Invoice.

INVOICE of 3 Bales Cottons and 6 Cases Hosiery shipped by the undersigned per s.s. *Industani* for Melbourne, by order and for account and risk of Messrs. Brown, Jones, Melbourne. Order Nos. C1066, 1094, 1162, 1121. B/L dated 25 June, 19—. Indent No. ——. Insured at Lloyd's.

Marks.	Nos.	Packages.	Supplier.	Discounts.			Packing Charges			Manf. Invoice.		
				£.	s.	d.	£	s.	d.	£	s.	d.
[B.J] Melbourne.	8/10	3 Bales	John Adams	3	15	0	1	1	0	450	0	0
	11	1 Case	Trent & Upsdale		19	9		15	4	33	0	0
	12	1 „	E. Hohly & Co.		12	10		14	8	24	16	3
	13/16	1 „	August Oberlein	4	18	6	2	13	0	196	19	6
				10	6	1	5	4	0	404	15	9
Total Packing Charges ...										5	4	0
Buying Commission 2½ % ...										409	19	9
										10	5	0
Charges ...										420	4	9
										16	5	1
Less Cash Discot. ...										436	9	10
										10	6	1
										£ 426	3	9

Charges.

	£	s.	d.
Dock Dues ...	...	9	0
Attending to Shipment ...	...	9	0
Cost of Bs/L ...	...	2	6
Cartage to Dock 11/16 ...	...	10	6
Freight 163·0 at 57/6 + 10 %	...	12	6
less 5 % ...	...	6	1
Ins. on £480 at 10s. % (10 % over Invoice total) ...	...	2	8
	£16	5	1

E. & O. E.

MARK MATTHEWS & Co.,

FENCHURCH ST.,

LONDON, E.C.

26 June, 19—.

Additional Correspondence in Connection with the Export Trade.

Enquiries.

When a merchant has received an indent, he would send out enquiries for the goods to the various manufacturers or suppliers thus :—

Example of Enquiry.

17 May, 19—.

From

W. B. HARVEY & Co.,
194, LEADENHALL ST.,
LONDON, E.C.

To

J. B. LEES & Co.,
"THE FOUNDRY,"
MARKET ST.,
SHEFFIELD.

Please quote us your lowest prices for the following, stating the earliest time you can deliver f.o.b. Hull.

Quotations.

In course of time the various quotations will be received from the suppliers as follows :—

Example of Quotation.

19 May, 19—.

From

J. B. LEES & Co.,
"THE FOUNDRY,"
MARKET ST.,
SHEFFIELD.

To

MESSRS. W. B. HARVEY & Co.,
194, LEADENHALL ST.,
LONDON, E.C.

In reply to your kind enquiry of the 17th inst., we have much pleasure in quoting you as below, and shall be glad if you can place the order with us.

The quotations having all arrived, the merchant would select the most suitable one and give instructions for an order sheet to be made out for the goods.

GOODS	...	Best German Silver.
BRAND	...	"Queen's Head" Best.
DIMENSIONS...	...	11" x 9" x 12 ³ / ₄ Sheets.
QUANTITY	...	40 cases each 5 cwts.
SHIPMENT	...	2 shipments with int. 3/5 weeks commencing next month.
PRICE	...	10½d. per lb.

Merchant's Order Sheet.

All merchants word their order sheets to suit their own particular trade or requirements, but the following are common forms:—

From W. B. HARVEY & Co., 194, Leadenhall St.,
Order No. 7614. London, E.C.,
To J. B. LEES & Co., 22 May, 19—.
"The Foundry,"
Market St., Sheffield.

Below we hand you an order to be executed *in strict conformity* with the prices and instructions given, *any deviation from which will be at your risk, unless referred to and authorised by us.*

Net and gross weights of each class of goods, and measurements of each package to be stated on invoices, of which *Two Copies besides the original must be supplied.*

Original No. and Mark to be put on all Invoices and Communications referring to this Indent.

Mark. XX 500 Bars "Crown" Iron ($1\frac{3}{4}$ " Rds.) 14/15 ft. long.
Cape Town 250 " " (1" ") 16/17 "


Please acknowledge the receipt of this order and state date when goods will be ready.

Order Sheet.

No. 32697.

CONTRACT No. 135.

To MESSRS. THE KING'S NORTON METAL CO., LTD., SHEFFIELD.

QUANTITY ... 40 cases each 5 cwt.
PRICE ... $9\frac{3}{4}$ d. per lb.
DISCOUNT ... 3 per cent.
SHIPMENT ... F.O.B. Swansea—
20 C/s per s.s. sailing 25th February.
20 " " 22nd March.
PAYMENT ... Cash against M/R, or 14 days after shipment.
SHIPPING MARK ...  1/40 Best German Silver $1\frac{1}{2}$ " x 9" x 12"

Shanghai

BRAND ... "Queen's Head" Best.
PACKING ... Each dozen sheets to be wrapped in tissue paper and packed in tin-lined cases.

3 Feb., 19—.

JAMES CUTLER & Co.,
LONDON.

EXPORTATION AND IMPORTATION OF GOODS. 23


Order No. 7163.

<p><i>From</i></p> <p>R. S. CARLISLE & Co. LONDON, E.C.</p>	<p><i>To</i></p> <p>20 July, 19—. MESSRS. T. JONAS & Co., BRADFORD.</p>
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Please supply the undermentioned goods for export. If the order be accepted, it is necessary that the goods supplied should conform to the particulars stated.

5 Cases 54 in. Worsted Tweeds each case containing 8 pieces = 40 pieces.	
QUALITY AND FINISH ...	Same as Pattern 139.
ASSORTMENT	Patterns as A. & B.
SELVEDGE	Same as shown on Pattern A.
PARCELLING	Each piece to be rolled on a board, and wrapped in white cloth.
SAMPLES	As usual.
PRICE	2/- net f.o.b., Liverpool.
TERMS	Cash on receipt of B/L.
SHIPMENT	Per s.s. <i>Mayflower</i> sailing from Liverpool 25th August.

MARKS AND NUMBERS

 86/90
 Rangoon

R. S. CARLISLE & Co.

Instructions for Forwarding.


Memorandum.

<p><i>From</i></p> <p>R. S. CARLISLE & Co., LONDON, E.C.</p>	<p><i>To</i></p> <p>19 Aug., 19—. MESSRS. T. JONAS & Co., THE WOOLLEN MILLS, BRADFORD.</p>
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Order No. 7163.

Replying to yours of the 18th inst., will you please forward the cases at once to Messrs. N. Lightfoot Bros. of Harbour St., Liverpool, for shipment on our account, per s.s. *Mayflower* sailing from Liverpool 25 August.

Each case to be marked and numbered as at foot. State on the invoice the net weight, gross weight, and contents of each case. Three certified invoices required, with all discounts deducted.

 86/90
 Rangoon

Merchant's Advice to Shipping Agent.

LONDON, E.C.,
19 Aug., 19—.

MESSRS. N. LIGHTFOOT BROS.,
HARBOUR ST.,
LIVERPOOL.

DEAR SIRs,

We have this day instructed Messrs. T. Jonas & Co., The Woollen Mills, Bradford, to forward to you on our account the undermentioned goods. F.o.b. charges to be paid by them. Three bills of lading are to be made out in the name of ourselves as shippers and consigned to "shipper's order." Freight payable here.

Yours faithfully,

R. S. CARLISLE & Co.

5 cases, 54 in. Worsted Tweeds, each case containing 8 pieces = 40 pcs.

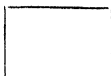

 A.C. 86/90
 Rangoon

When the supplier of the goods is thus advised, he sends them to the shipping agent at the port where the vessel is loading, and the agent sees that the goods are put on board, attends to the customs formalities, and takes out the bill of lading.

If the manufacturer have no instructions concerning a shipping agent, he will generally arrange with the railway company to ship the goods for him, telling the company that they are for the merchant's account.

As soon as the goods arrive, the railway company will forward to the merchant a shipping advice in the following form :—

Example of a Railway Shipping Advice.



GREAT NORTHERN RAILWAY.

Goods Department,
King's Cross, London,
18 June, 19—.

SIR,

I beg to advise you that we have this day forwarded the under-mentioned goods to the _____ Docks, on your account, for shipment on board the _____.

I am, Sir, your obedient servant,

No. of Packages.	Description of Goods.	Marks.	Station from.	Amount of charge to pay.	

Messrs. W. B. Harvey & Co.,
194, Leadenhall St.,
London, E.C.

CHAPTER III.

FREIGHT ENGAGEMENT.

WHEN the shipper has received instructions from the manufacturer that the goods will be ready for shipment by a certain date, it is necessary to engage the freight for them. Freight is the amount of money he pays to the shipowner, or his agent, for the use of his ship, or a part of her, or it is the sum he pays for the carriage or conveyance of the goods from the port of shipment to the port of destination. It might be observed here that in this country the cost of conveyance by rail is termed carriage; by barge or lighter, lighterage; and by cart or van, cartage.

Freight engagements are now made verbally, whereas formerly the brokers gave an engagement on ship's card. Now that dead freight is extinct, brokers are not so particular, the reason, no doubt, being due to the fact that the majority of ships have more cargo sent down than they can possibly carry.

Tonnage.

The term "tonnage" appears to take its origin from the "tun" cask of wine. The earliest system of measuring the capacity of a vessel was to count the number of casks or "tuns" of wine which she could carry, and by this method a measure of her internal capacity was obtained.

The term "tonnage" does not therefore refer to her weight, but to a register ton of 100 cubic feet of internal space. When weight is referred to, the phrase "tons of 20 cwt." is generally used.

The owners also usually guarantee a certain carrying capacity; *e.g.* "The owners hereby guarantee the vessel to carry 2750 tons of 20 cwt. of cargo without being overladen."

Displacement is a measure of the weight of a vessel and

her outfit and cargo, a ton of displacement being 20 cwt. *avoidupois*. The weight of a floating body is equal to the weight of the fluid displaced, and in order, therefore, to ascertain the weight of a vessel and her contents at any given draught, it is only necessary to calculate the weight of the volume of fluid displaced.

As the register tonnage is that upon which a vessel has to pay dock and other dues, and the dead weight carrying capacity represents the earning power of an ordinary cargo vessel, the vessel is the most profitable to the shipowner which can carry the greatest amount of cargo in relation to her register tonnage.

• **Freight Tonnage.**—This is a measure of cubical capacity, a freight ton being 40 cubic feet of cargo space. This capacity was arrived at after carefully comparing space occupied by goods of a bulky nature and weight cargo, and taking the general run of a mixed cargo, 40 cubic feet was approximately equivalent to cargo of a ton in weight. This tonnage has no legal authority.

Primage represents the gratuity, called *hat-money*, which was formerly paid voluntarily by each shipper of cargo to the master of a vessel to induce him to take special care of the cargo. Of late years it has been collected as a part of or an addition to the freight, although in some cases a large percentage of it is now returned to the shipper after a specified time in order to tempt him to continue shipping with the Company.

• Freight is calculated according to the nature of the goods shipped; *e.g.*:

Per lb., as in the case of wool from Australasia.

Per Package, *e.g.* cement.

Per Bushel, as in the case of wheat from the United States.

Per Ton Measurement, as on light goods in cases or bales at so much per cubic foot, 40 cubic feet being reckoned as a steamer ton. Such goods are known as measurement goods.

Per Ton Weight, as in the case of heavy goods, or goods in bulk, such as steel rails, iron bars, etc. All rates are at ship's option, whether weight or measurement whichever is most profitable.

Sometimes brokers will also quote a **lump sum**, as in the

case of a locomotive complete, but before quoting they would require a specification of weight and measurement.

Freight is charged on the shipping weight, *i.e.* on the quantity placed on board and not on the landing weight, *i.e.* the weight the vessel turns out, except on a few articles such as wool from Australia, which is usually charged on out-turn weight.

All freights are payable at time of shipment in exchange for bills of lading, but in special cases it can be arranged to make freight payable abroad, and in such cases the shipping company charge an increased rate, usually about 5s. per ton, to recompense them for the loss of interest on the money and the risk of the consignee declining to take delivery.

If the freight is not prepaid the shipowner has a lien on it, and can thus stop delivery until it has been paid. It is customary under such cases to land the goods at their destination and put a "stop" upon them by instructing the wharfinger, on whose wharf the goods are landed, to retain them until the payment of the freight.

If the consignee does not take delivery of the goods at the port of destination the captain or shipowner may, within seventy-two hours after reporting at the Custom House, land or warehouse them. He gives the warehouse-keeper or wharfinger notice of his lien on them for freight, and the wharfinger also has a lien on them for rent.

If, within ninety days after landing, the freight has not been paid, the shipowner's agents may order the wharfinger to sell the goods by auction, due notice of such sale being published and given to the owner of the goods, if he can be found. The freight, rent, and all charges incidental to the sale of the goods may be deducted from the proceeds of the sale.

If the goods are of a perishable nature, such as fruit, he may order the sale to be held earlier.

Short Shipment.

If, after freight has been engaged, the goods arrive alongside only just before the steamer clears, they are said to be "shut out," and are forwarded by the following steamer. If a part only of the goods can be put on board, the goods left behind are also said to be "short shipped" or shut out, and are usually shipped by the following vessel.

Freight Receipt.

When the freight has been paid, the freight note is receipted by the shipbroker. It is now termed a freight receipt.

(a) *Example of a Freight Note.*

LONDON, E.C.,

17 August, 19—.

Messrs. JOHN BROWN & SON,

In a/c with A. B. & Co.

			£	s.	d.
• B.O 1/10 Melbourne.	By freight on		10	10	7
	10 cases, 120·4 at 70s.	... ..	1	1	1
	plus 10 %	... ..		
		•	11	11	8
	less 5 %	... ..		10	6
		£	11	1	2
• B.O 1/10 Natal.	10 cases 120·4 at 57/6	... ..	8	13	0
	plus 5 %	... ..		8	8
		£	9	1	8

(b) *Example of a Freight Note.*

LONDON, 17 July, 19—,
B/L No. 171.

SHIPPERS. MESSRS. _____
CONSIGNEES, MESSRS. _____

Dr. to Freight per s.s. *Onurah* for Melbourne.

Marks.	Numbers.	Packages.	Weight.			Measurement.		Gallons or dozens.	Bulk.	Rate of freight.	£	s.	d.
			tons.	cwts.	qrs.	lbs.	feet.	inches.					
J.K. Melbourne	1598	1 bale					12	1					
	1565	1 case					9	1					
	1578/8a	1 "					27	3					
		1 "					22	11					
	1587	1 "					32	4					
	8	1 "					28	8					
	9	1 "					22	5					
	1590	1 case					6	11					
	1607	1 bale					21	4					
	1618	1 "					13	9					
							196	9		@ 70/- Primage 10 %	17 1	4 1½	4 6
										Less 5 %	18	18	10
											18	17	8
											18	1	7

When paying freight deduct 5 %.

Please cross the cheque Williams Deacon's Bank, Ltd.

ANDERSON ANDERSON & Co.,
5, FENCHURCH AVENUE, E.C.

Any objection to the Freight A/c must be made within a week from date hereof otherwise no deduction can be allowed.

The contracts of affreightment are of two kinds. (a) Charter Party. (b) Bill of Lading.

Charter-Party.

A Charter-Party is an agreement by which a shipowner agrees to let an entire ship, or a part of it, to some person for a particular voyage. Such charter-party specifies the vessel's tonnage, the terms upon which the ship is let, the nature of the voyage to be performed, the rate of remuneration, the number of days that may be consumed in loading, discharging and waiting for orders, etc.

If a vessel is chartered to carry any specified article of merchandise, nothing else can be shipped; but ships are usually chartered to load any kind of lawful merchandise at so much per ton.

A charter-party may amount to an actual letting of the ship itself. In such a case, the ship becomes, for the time being, in the entire possession and control of the charterer, and the master and crew become his servants. On the other hand, it may amount only to a contract for conveyance by a particular vessel, together with the use of the vessel and the services of the owner, master and crew; in this case, the master and crew continue to be the servants of the original owner.

The charterer can either load his own goods or those of any other person, and he can transfer the charter to anybody else, unless the charter-party contains a clause forbidding this.

The following is the usual form of a charter-party:—

W. A. BERTH,
STEAM.

Copy of Charter-Party

[SIZE :—10" × 14" (double sheet).

COLOUR :—White.]

IT IS THIS DAY MUTUALLY AGREED between *John Brown of* LONDON, *July* 19—, the good British Steamer *Australia* of the measurement of 4964 Tons net Register, capable of steaming 12 knots on an average at sea when fully laden, classed A1 and having a Board of Trade Passenger Certificate, now *lying in the Thames* Owners of and

1. Destination.

That the said steamer shall, under the conditions and for the considerations hereinafter mentioned, perform a voyage at her full ordinary speed, with Cargo, Passengers, etc., from Cardiff or Barry (in charterers' option) and/or Avonmouth and/or London, to Fremantle Wharf, and/or Bunbury and/or Albany Pier, Western Australia, rotation of discharging ports to be in Charterers' option.

Charterers to have the option of Glasgow and/or Liverpool and/or Middlesbro' as further loading ports, and if option used freight to be increased by £ 5s. for each port used,

2. Seaworthiness.

The Steamer is guaranteed by the owners to be as above described, and so to continue throughout the Charter, and to be tight, staunch, and strong, cleaned and painted, with machinery and boilers in every way fitted and in order, and ready for the Voyage, all holds and hatchways ready for cargo. The entire service under this Charter to be performed by the Steamer without delay other than may be unavoidable.

If necessary Steamer may call for coal at Madeira, Las Palmas, Teneriffe or St. Vincent on the way, but not at any South African Port (except Cape Town). Any bunker coals carried in holds to be properly separated from cargo at Owners' expense.

3. Cargo Space.

The Owners shall place at Charterers' disposal for this voyage 5000 tons deadweight capacity for Cargo, and all the space as per plan (including fore and after masts and poop), except such as is required for Coals and Stores for the Voyage not exceeding 2000 tons in all after filling permanent bunkers. (Should it be necessary for Steamer to carry coal other than that contained in permanent iron Bunkers, same to be placed and stowed as required by Charterers, and the coaling to be completed before lay-days count.)

Should the Steamer not be capable of carrying her guaranteed dead-weight, and/or not give the measurement space agreed as above, a *pro rata* reduction to be made from the Freight.

The Captain shall, if he thinks necessary, satisfy himself as to the weight of the Cargo by weighing goods as they come on board, otherwise Shippers' and/or Charterers' weights shall be taken as correct.

The said Steamer shall proceed to above named loading ports as ordered by Charterers and there, under the conditions and for the considerations herein mentioned, at such loading berth or berths in any dock and/or in river as the Charterers or their Agents may appoint where steamer can safely lie as customary and usual for steamers of like size and draft, receive and take on board all such Goods (including Deck Cargo at Shippers' risk), and Live Stock and Fittings on deck as may be required by the Charterers. Gunpowder and/or Ammunition and/or Explosives to be taken on board in the River Thames, where, and as customary, without counting the time so occupied as lay-days. Magazine, if required, to be supplied at Charterers' expense. If live stock shipped, Charterers to provide all fittings, food, water, and attendants (paying owners for each attendant £8 0s. 0d. passage money), and live stock to be at Charterers' and/or Shippers' sole risk.

Charterers to have liberty to remove stanchions, ladders, and moveable beams, same to be moved and replaced at their expense.

Cargo to be brought to and taken from alongside Steamer at Merchants' risk and expense. Any Demurrage on craft or trucks to be paid by Owners.

Charterers to have the option of shipping on deck at their and/or Shippers' risk any pieces or packages which cannot be stowed below, provided same do not unduly interfere with the working of the Steamer. These pieces to be secured by Owners at their expense.

Should the Steamer not be in her loading berth at first loading port, ready in all respects as above described, by noon of the day of the Charter or of deducting from the Freight, as and for liquidated damages 30/- per 100 tons net Register for each day elapsing between said date and date of readiness.

Ten working days (Sundays and Holidays excepted) but in any case up to and including July 20 in dock if required by Charterers, are to be allowed the Charterers for sending Cargo (except Explosives) alongside, to be reckoned twenty-four hours after Master has lodged at Charterers' office true written notice of the arrival of the Steamer at her loading berth, as above, with all Cargo holds clear, shifting boards and wooden bulkheads removed, masts and rigging in order, Stevedore's gear rigged, and in every respect ready to load as above provided (but not before July 10), such notice to be given between the hours of 10 a.m. and 5 p.m., but not after 1 p.m. on Saturdays. Two additional clear working days to be allowed, free of Demurrage, for the despatch of the Steamer or other purposes.

4. Short Carrying.

5. Weighing Cargo.

6. Cargo Loading and Discharging.

7. Readiness.

8. Lay-days.

H

D

9. Demurrage.

Time occupied in shifting ports not to count as lay-days and/or demurrage days.

Should the Charterers fail to provide Cargo as above within the aforesaid time, Demurrage to be paid by them at the rate of £30 per day (Sundays and Holidays excepted) until the Cargo except Explosives is alongside. Any days on which time is lost in loading by Ice, Fog, Snow, Rain, Civil Commotions, Locks-out, Strikes of Workmen, Trade disputes or Labour disturbances, or on which the Charterers are hindered, delayed, or prevented by any of these causes in sending Cargo alongside, shall not be reckoned as lay-days or demurrage days.

Steamer shall, within twenty-four hours of her being loaded, weather and crew permitting, leave the Port of London and proceed on her voyage or pay the Charterers 30/- per 100 Tons net Register per day for every day she is detained beyond that time.

10. Surveys or Repairs.

If, after due notice has been given that the Steamer is ready to load, it should become necessary to undergo any survey or to effect any repairs which may interfere with the loading or despatch of the Steamer, Charterers are to have the option of cancelling this Charter-Party, or of not reckoning the time so occupied as lay-days or demurrage days, and in the latter case Steamer to pay all Demurrage on Craft and/or Railway Trucks incurred. If Charter cancelled, Cargo then on board (if any) to be discharged at Steamer's expense.

11. Substituted Cargo.

Should the Steamer at any time before final sailing meet with any accident that necessitates her discharging a portion or the whole of the Cargo, Charterers are to have the right to call upon the Owners, without further Freight, to load substituted goods in place of any part of the discharged Cargo which is not reshipped.

12. Stevedores.

Charterers or their agents to nominate the Stevedores at ports of loading and discharge at current rates for such cargoes as charged by first class Stevedores, and Owners agree to employ same. The Stevedores to stow and discharge the Cargo under the Master's directions, and the Charterers not to be responsible for bad or improper stowage or for the discharge of the Steamer. Steamer to give use of steam winches, and to provide coal and labour for same. Extra expense of putting in and taking out packages of over 5 tons weight to be borne by Charterers, who are also to bear the risk so far as damage to such pieces or packages is concerned. Steamer, if required, to give the use of all blocks, ropes, and gear, as on board, for taking in and discharging heavy pieces. Dunnage and Mats to be provided by the Owners at their expense, and the Steamer, before completion of loading, or when required by Charterers, to have water ballast tanks empty, to satisfaction of Charterers. The Owners are to work day and night if required by Charterers, any extra expense in working overtime to be for joint account of Owners and Charterers.

13. Bills of Lading.

The Master or Owners to sign Bills of Lading for the Cargo on the usual West Australian Steam Trade Form and the negligence clause contained therein to form part of this contract (except for Government Stores which are to be signed for on customary Government Form), at any rate of freight and as presented, and as customary, without prejudice to this Charter Party, and to attend daily or oftener if required at the Office of the

Charterers or their Agents. The Owners are to employ Clerks, nominated by Charterers, to measure and take a correct account of Cargo as received on board, a copy of same with measurements and weights to be handed to Charterers daily. The Charterers or Loading Brokers may sign Bills of Lading as Agents for and on behalf of the Master, they guaranteeing same to be made out in accordance with the mates' receipts and/or cargo books, such Bills of Lading to be of like effect at Port of Discharge as if signed by the Master or Owners.

In consideration of and upon fulfilment of the foregoing, and the full and true delivery of the Passengers, Cargo, Surplus Stores, and fittings at the destination aforesaid, the Charterers agree to pay for the use and hire of the said Steamer at the rate of *thirty shillings* per ton of placed at their disposal as above.

14. Freight.

Should the Charterers not require the Steamer to load at Cardiff or Barry and/or Avonmouth, the Owners to allow them £150 off the amount of agreed freight under this Charter for each port not used.

15. Payment.

Freight (and demurrage if any) to be payable as follows: at least Two-Thirds in Cash one month after final sailing from Gravesend, less Three per cent. to cover Interest and Insurance, and in satisfaction of the balance, Owners shall accept Bills of Lading bearing Freight payable abroad, and Government Bills of Lading to the extent of the Freight payable thereunder in either case without recourse to Charterers, and/or the balance (if any) in cash at the Ports of Discharge, on right and true delivery.

Charterers to have the benefit of all Passenger accommodation, and no Passengers nor cargo to be carried on Outward Voyage except on account of Charterers.

16. Cargo and Passengers.

17. Berth Charges.

The Steamer to be loaded by Charterers or their Nominees at all loading ports and to bear the usual expenses of a Vessel loading on the berth for Owner's benefit, Advertising £15 15s., Clearances £5 5s., at each port, and these together with Stevedore's account, and all claims and charges under this Charter-Party, may be deducted from first payment of Freight.

18. Consignment.

Steamer to be consigned at the Ports of Discharge (free of Address Commission but paying usual Fees) to the Consignees nominated by Charterers, whom Owners hereby accept and appoint as Agents of Steamer, paying a Commission of 2½ per cent. on the amount of Freight under this Charter-Party, to Charterers' order when and where required, and to be consigned to Charterers' Agents at Ports of Call on usual terms.

19. Discharge.

The Cargo to be delivered at port or ports of discharge agreeably to Bills of Lading, and in accordance with the regulations of the Port, and the Passengers and their baggage to be landed in the usual and customary manner all at such discharging wharf and/or wharves or berth and/or berths as Charterers or their nominees may direct, where the steamer can safely lie as usual and customary for steamers of her size and draft.

Charterers to have liberty to order the Steamer to a second wharf at any of the ports of discharge, they paying cost of shifting.

Steamer to proceed to all the above ports of discharge if required by Charterers, and not to tranship Cargo to such ports unless under the exceptions named in this Charter or by written consent of the Charterers. For every discharging port to which the Steamer is not required by Charterers to proceed, Owners are to allow Charterers £100 off the amount of agreed freight under this Charter.

20. *Salvages.* Steamer to have liberty to tow and/or assist Vessels in all situations. All Salvages and/or towages received to be for joint and equal benefit of Owners and Charterers.

21. *Average.* In case of General Average, the same to be adjusted and borne according to York/Antwerp Rules, 1890.

22. *Hostilities.* In the event of hostilities breaking out between England and another Power, Charterers shall have the right of cancelling this Charter-Party, and of taking out again at the Owners' risk and expense, all Cargo that may have been shipped.

23. *Liability.* Except for the Advance Freight and Demurrage (if any), at Port of Loading, and for balance of Freight not secured by Bills of Lading, etc., as provided above, the Charterers' liability under this Charter shall cease on the loading of the Steamer being completed, but the Steamer shall have a lien on the Cargo for any Claims in respect of which the Charterers are by this Clause exempted from Liability.

24. *Arbitration.* Steamer to have a lien on the Cargo for all Freight, dead Freight and Demurrage.

Should any difference arise between the Owners and the Charterers as to the meaning and intention of this Charter, or the rights or liabilities of the parties hereunder, the same shall be referred to two parties at London, one to be appointed by each of the parties hereto or to their Umpire, and the decision of the Arbitrators or Umpire shall be final and binding.

25. *Brokerage.* A Commission of Five per cent. on all Freight, Dead Freight and Demurrage, under this Charter, is due to on Cargo being loaded, one third of which to Charterers.

Penalty for non-performance of this Agreement, amount of Freight.

Witness to the Signature of

Witness to the Signature of

Explanation of the Terms of the Charter-Party.

The Name and Description of the Ship.—These must be stated correctly, as in the event of any breach of any of the terms of the charter-party as to (*a*) her name, (*b*) her class of register, (*c*) her nationality, (*d*) her present position, and (*e*) her readiness to load, the other party is entitled to rescind the contract.

Capacity of the Vessel.—A charter-party generally states the "tonnage" in order to give an idea of the size of the ship.

The Voyage.—The port of departure and the port of destination are inserted in order to describe the voyage, and to provide for unforeseen circumstances likely to prevent the delivery of the cargo at the port of destination, a clause is usually inserted thus, "or as near thereunto as she may safely get." This means that the ship must go to the place specified, unless there is some physical or other obstacle which prevents her from getting there in a reasonable time. What is a reasonable time depends on the circumstances of the case, *e.g.* waiting in a tidal river at low tide until the tide rises, waiting her turn a reasonable time to take her place in the dock, waiting until the ice melts in a frozen harbour.

If, after waiting such reasonable time, she cannot get to the place of unloading, she must proceed to another place as near thereto as possible.

The word "safely" means safely for the vessel considering the weight of her cargo on board.

Place and Expense of Loading.—The charter-party names where the vessel is at the time the charter is drawn out or mentions where she will be by a certain day. If such place be not the place of loading, then a clause is inserted requiring her "with all convenient speed, to sail and proceed to a named port, or as near thereto as she may safely get, and there load." It is the duty of the shipowner to send the vessel to the port named and by the day named, if one be fixed in the charter-party.

The charterer, in the absence of any agreement to the contrary, must pay all expenses incurred in bringing the cargo alongside the ship, and the shipowner as a rule must load it properly and supply the necessary ballast. Men called "stevedores" are employed to stow the cargo. Mats or other

articles used to protect the cargo from the sides and bottom of the ship are called "dunnage."

Freight.—A charter-party specifies the amount of freight to be paid and the conditions under which it is payable, *e.g.* "The freight to be paid on unloading and right delivery of the cargo, in cash at the current rate of exchange on London on the last day of discharge, agreeably to Bills of Lading."

Sometimes a portion of the freight is paid on the ship sailing and the remainder either in cash or bills on the delivery of the goods. This is entirely a matter of arrangement.

The charterer may give the shipowner an express lien for the freight, *i.e.* in case the freight is not paid, a right to retain possession of the goods. "Dead freight" is freight which would have been payable for that part of the ship which has not been, but ought to have been, occupied by cargo according to the charter-party.

Lay Days.—The time fixed, *e.g.* twenty days, for loading or unloading, is called lay days or running days, and it begins to count from the date of the ship's arrival at the proper place for loading, discharging, or receiving orders, and the charterer has written notice of this fact. The lay days run consecutively, but if not specified on the charter-party, the custom of the port may be proved to show that religious and other holidays are not to be counted.

Demurrage.—This is the period of delay over and beyond the time specified by charter-party. It is usually applied to the stated fine to be paid per day by the charterer for delaying the vessel beyond the fixed lay days. Demurrage is payable even if the delay was unavoidable owing to the state of the weather or from some other cause over which the charterer had no control, but not if the delay was the fault of the shipowner.

Restraint of Princes and Rulers.—Blockades, embargoes.

The Act of God.—Includes any accident due to natural causes the cause and prevention of which is beyond human control.

The King's Enemies.—This exception applies only to foreign enemies and not of traitors, pirates, robbers, etc.

Perils of the Sea.—Damages of an unexpected nature caused by storms, fire, collisions, strandings, etc.

Brokerage.—The commission paid to the brokers who

negotiate the charter-party on its being signed. The amount of brokerage is fixed by the charter-party.

Penalty.—Sometimes the charter-party contains a stipulation fixing the penalty to be paid by either side for non-performance of agreement, *e.g.* "Penalty for non-performance of this agreement, estimated amount of freight."

Stamp.—The stamp on a charter-party is *6d.*

Bill of Lading.

The owner of a ship, instead of letting the whole or any part of her by means of a charter-party, may offer her generally to carry the goods of any one who may choose to employ her. She is then termed a "general ship"—that is, taking a general cargo of goods on account of various shippers. Such a transaction, between the owners of the ship and the shipper of goods, is evidenced by a bill of lading.

Definition.—A bill of lading is a receipt for goods shipped in a vessel and contains the terms and conditions upon which they are to be carried. When the ship is chartered, the bill is generally signed by the captain of the ship, as agent of the owners of the vessel; but, in the case of any regular line of steamers it is invariably signed by the broker.

A bill of lading, though not the contract itself, is excellent evidence of the contract for the carriage of goods on a general ship.

If the shipper is the charterer of the vessel, the freight is usually named in the charter-party; but if the ship is a general one, the freight to be paid is usually stated on the bills of lading, which are endorsed "Freight Forward" or "Freight Paid," as the case may be.

A charterer may ship the goods of others in the vessel he has chartered; in this case the bills of lading contain the terms and conditions he makes with them.

Merchants are required to make out their own bills of lading. They are then sent in to the brokers of the ship, who return them when signed, but before doing this they often require a **mate's receipt** from the wharfinger or lighterman who puts the goods on board.

In London, for water-borne goods, the shipping documents are in two parts—the Receiving Note and a Mate's Receipt.

Receiving Note.—When goods are conveyed to the docks by van, a receipt is handed to the carman by the Dock Company who make a charge, called wharfage and portorage, to the shipper for handling them.

Example of a Receiving Note.

To the Commanding Officer of the

Ship
 Captain
 for
 in the Docks.

PLEASE RECEIVE ON BOARD

--	--	--	--

Jas. Dickson.

19—.

NOTICE.—No goods to be taken on board for which a clean receipt cannot be given.

Shipping Note.—When delivering goods to docks for any steamer, it is necessary to make out a Shipping Note, giving marks, numbers, nature of contents and weight, to enable the Dock Company to assess charges.

Example of Shipping Note.

Phone : SIX Avenue. (Two Lines) Telegrams : " Transcogon : Bilgate, London."

The General Transport Co., Ltd.,Correspondents all
over the world.

43-45, GREAT TOWER STREET,

LONDON, E.C.

4 May, 19—.

To *The Superintendent,**East India Dock.*

Please receive the undermentioned goods

for shipment per s.s. *Afrikaner*

consigned to you from

Charges to account of *John Brown & Son, 14, Lime St.*

Marks, } and Description Numbers } of Packages.	Contents.	Weight.	Charges.		
• AB & Co. 1/10 10 cases	Cotton piece goods	Ton 1500			

Kindly sign and return the
attached duplicate.

more than the mate signs for. The carrier who signed for the full quantity received by him is liable for the value of the quantity lost whilst in his care.

If no clause is inserted the receipt is termed a "clean receipt" in contradistinction from one with clauses added, and known as a "clauséd receipt." Great care is necessary in examining the goods, as if an officer were to give a clean receipt when goods are damaged, the shipowner would be liable for the damage done.

It is very rare that the merchant sees the goods he ships, and consequently he relies on his carriers to place them on board in good order and condition. If the ship's officer adds a clause to the receipt that the goods were not entirely in good order and condition, and forwards such receipt to him, he is by this time unable to replace the damaged goods or repair them. He can, however, prevent such clause appearing on the bills of lading by giving to the ship brokers a *Letter of Indemnity*. Such a letter fixes the responsibility for the damage or for any missing goods on a particular individual.

It is an advantage to secure "clean" bills of lading, as the consignee, seeing by the bills that the goods were not shipped in good order and condition, may reject them; and, again, the bank might refuse to accept a "clauséd" bill of lading as one of the Documentary Bills, as they are not anxious to be connected with any litigation that may ensue.

(a) *Example of a Letter of Indemnity for Goods Damaged.*

M.....

 Consignee.....
 Articles.....
 From.....Station.....
 Delivered to ship.....Docks.
 Date of delivery.....
 The Mate's Receipt for the above-named consignment having been signed with remark.....

 In consideration of clean Bills of Lading being issued, we agree to indemnify you against actual loss that may arise for damage to the saidwhile in our possession.

(b) Example of a Letter of Indemnity for Goods in Dispute.

M.....

Consignee,.....

Articles,.....

From.....Station.....

Delivered to ship.....Docks.

Date of delivery.....

The Mate's Receipt for the above-named consignment having been signed with remark.....

We hereby agree in consideration of your obtaining clean Bills of Lading to indemnify you against any claim for the value whilst in our possession of the said missing.....or any part of same, if not found on board when the vessel is unloaded at the port of discharge.

Bills of Lading Forms.—Nearly all the shipping companies have their own form of bill of lading, which can be obtained from the stationers named in the shipping cards.

The present bill of lading is unnecessarily complicated, and is capable of being simplified both in language and in the form in which it is set out. Several meetings of shipping associations have been held lately to discuss the possibilities of facilitating the shipping trade between the home country and the colonies, and one of the means suggested was the adoption of a standard bill of lading, simple in terms, clear in form, and intelligible not only to English business men but to people abroad.

A Set of Bills of Lading.—Bills of lading are usually made out in sets of three, each of which requires a sixpenny stamp, which must be affixed before execution; but it appears that, owing to acceleration and greater security of present-day transit, the multiplication of documents is not now so necessary. One copy is sent by the merchant to the consignee by post, one he sends him by the ship, and the third he keeps himself. An unstamped copy, called the captain's copy or the "Master's Copy," is made out for the captain's use. The master's copy must bear a full description of marks, numbers, and nature of contents, as it is from this that freight accounts are made up; the contents must not appear on stamped copies, the shipping companies contending that their liability ceases when they deliver packages bearing marks and numbers corresponding with B/L. For goods going to some countries, a further copy is required for the Consul.

COMMONWEALTH & DOMINION LINE,
9-11, FENCHURCH AVENUE.

Stamp.
Six-
pence.

Example of one of the Forms of a Bill of Lading.

[Size:—13" × 11½".

COLOUR:—White.]

FREIGHT PAYABLE IN LONDON.

*Mark Matthews & Co.,
Industani,*

Shipped in apparent good order and condition by on board the Orient Line Steam Ship now lying in the Port of LONDON, with liberty before or after proceeding towards or arriving at the Port of Discharge to proceed to and stay at any Ports or places whatsoever although in a contrary direction to or out of or beyond the ordinary route to Port of Discharge once or oftener in any order, backwards or forwards, for loading or discharging cargo, mails or bullion, or embarking or disembarking passengers, or bunkering or dry docking with or without the cargo on board, or adjusting compasses, or repairing, or for any purpose whatsoever, whether connected with the present voyage or any intended subsequent voyage, and all such Ports, places, sailings and dry docking shall be deemed included with the present voyage; such liberty not to be considered as restricted by any words in this Bill of Lading, whether written or printed, and whether descriptive of the voyage or otherwise, or by any implication which otherwise might be drawn from this Bill of Lading. Also with liberty to sail with or without Pilots, and to tow or be towed, and to assist any vessels in all situations, or to deviate for the purpose of saving life or property, the following goods, viz.:—

Nine PACKAGES MERCHANDISE

being marked and numbered as in the margin, and to be delivered (subject to the exceptions and conditions hereinafter mentioned) in the like good order and condition from the Ship's deck, at her anchorage (where the Shipowners' responsibility shall cease), at the Port of *Melbourne* (or so near thereto as she may safely get), unto *Messrs. Brown & Jones* or to his or their Assigns. Freight for the said Goods, with primeage, to become due on shipment, and to be paid in London, in cash, without deduction, ship lost

or not lost. If freight is not so paid in London payment shall on demand be made by the Consignees at Port of Discharge, in which case freight shall be calculated and paid at the Colony rate, together with the cost of cablegram from England advising non-payment.

Where the Port of Destination named above is not a Port at which the ships of the Orient Line ordinarily call, the Orient Line may discharge and tranship or land and/or store either ashore or afloat the goods at any Port at which their ship calls, and forward the same by sea and/or land by any route to the Port of Destination at their own expense, but Merchants' risk. For the carriage of the goods on any portion of the voyage contemplated by this Bill of Lading otherwise than by a steam ship of the Orient Line, and for the storage, transport, and transhipment of the goods while not on board an Orient Line steamer, the Orient Line act as forwarding agents only, except as below mentioned, paying the expenses of those operations, but incurring no responsibility as carriers or custodians of the goods or otherwise, for any loss or damage however caused except while the goods are actually on board their steam ship. The Merchant will however have the benefit of the obligations of any carrier by land or water, warehouseman, lighterman or others having the custody of the goods under their agreements with the Orient Line, who will at the request and cost of the Merchant enforce or endeavour to enforce such obligations for his benefit in the event of loss of or damage to the goods. If, owing to strikes, lock-outs, or labour disturbances at Port of Transhipment, or at Port of Destination, or to any cause beyond the control of the agents of the Orient Line, the goods shall be delayed at the Port of Transhipment beyond the period which would elapse before transhipment in normal circumstances, the storage and other charges upon the goods after the expiration of the normal period shall be borne by the Merchant.

The Act of God, the King's Enemies, Pirates, Robbers or Thieves by Land or Sea (but not Pilferage), Arrests or Restraints of Princes, Rulers or People, Riots, Strikes, or Lock-outs, or other Labour Disturbances or delay caused directly or indirectly thereby, and loss or damage resulting from any of the following causes or perils are excepted, viz.: Inadequacy in packing or in strength of packages, loss or damage from cooling on the voyage, rust, vermin, breakage, leakage, sweating, evaporation or decay; injurious effects of other goods; effects of climate or heat of holds, risk

damaging nature, and by so doing they become themselves liable to penalties imposed by Statute.

B.J.	8/10	3	Bales
	11/12	2	cases
	13/15	4	"
Melbourne			
		9	

of craft, of transhipment, and of storage afloat or on shore; fire on board, in hulk, in craft, or on shore; explosion; accidents to or defects in hull, tackle, boilers or machinery or their appurtenances; or unseaworthiness, or unfitness of the Steamer, her machinery or equipment at the time of loading, or at the commencement or at any stage of the voyage, not resulting from want of due diligence on the part of the Owners or Managers of the Steamer; barratry, jettison, neglect, default or error in judgment of the master, pilot, officers, engineers, mariners, stevedores, or others; collision, stranding, perils of the sea, rivers or navigation of whatsoever nature or kind and howsoever caused; and accidents, loss, damage, delay or detention from any act or default of the Egyptian Government or the administration of the Suez Canal, or arising out of or consequent upon the employment of Vessels of the Lines in His Majesty's Mail Service.

The Shipowners will not be responsible for correct delivery unless each package is distinctly, correctly, and permanently marked by the Merchant before shipment, with a mark and number, or address, and also with the name of the Port of delivery, which last must be in letters not less than two inches long.

The Shipowners are to be at liberty to carry the said goods to their Port of Destination by the above or other Steamer or Steamers, Ship or Ships, either belonging to themselves or to other persons, proceeding by any route, and whether directly or indirectly, to such Port, and either before or after arrival at their port of destination, to carry the goods beyond such Port of Destination, and to tranship or land and store the goods either on shore or afloat and re-ship and forward the same, at the Shipowners' expense but at Merchants' risk. Any ship on which the said goods may be shall have liberty to call at any port or ports (whether in or out of the ordinary routes), to receive and/or discharge goods, and/or passengers and/or to take in coal and/or other supplies, and/or for any other purpose, and to sail with or without pilots and to tow and assist vessels in all situations.

The Shipowners will not be accountable for gold, silver, bullion, specie, jewellery, watches, clocks, precious stones, precious metals, bank notes or securities for money, paintings, pictures, sculptures, or other works of art, nor for goods that are of the value of more than £5 per cubic foot, nor goods which in value are more than £100 for any one package, unless the value thereof shall have been declared at time of shipment and entered on the Broker's note, which must be obtained before shipment, and the Bills of Lading signed with a declaration of the nature and value of the goods appearing thereon, and extra freight in respect of same agreed upon and paid; nor for loss, injury, or detention to packages intended for different Consignees, but made up into one package, unless the contents and value of each separate package be given before shipment, and freight paid accordingly; nor for damage to castings, cast-iron pipes or show cases, nor for breakage of unprotected goods, marble, slate, glass, glassware, chinaware, or earthenware, or other goods of a brittle or fragile nature, of any description, from whatsoever cause arising.

Nothing in this Bill of Lading shall, however, exempt the Shipowners from liability for improper stowage or improper handling by their Servants or Agents of goods which do not fall within the operation of the last preceding paragraph.

Specie deliverable in Melbourne or Sydney will be conveyed from the Steamer to the Mint at Shipowners' expense but at the Merchants' risk. All liability of the Shipowners is to cease as soon as the specie is free from the Steamer's tackle.

If Chemicals, Liquids, or other goods of a dangerous or damaging nature are shipped without being previously declared and arranged for, they are liable upon discovery to be thrown overboard, and their loss, as well as any loss, or damage to the Ship or cargo, or to any person on interest whatsoever, will fall upon the Merchants or Owners of such goods.

The freight payable as above has been calculated and based upon a description of the goods declared by the Shippers to the Shipowners. The Shippers warrant the correctness of such description. If such description shall prove to be untrue or incomplete the Shippers and/or Consignees shall be liable for and shall pay to the Steamer, as and by way of liquidated and ascertained damages and not as a penalty, a sum equal to double the freight which would have been charged if the goods had been correctly described less the freight actually paid. This is without prejudice to any claim arising from the shipment of dangerous or damaging goods as referred to in the margin. Any lift over 2 tons gross must be declared in writing before shipment, and the true weight stencilled on the package, and

Shippers are cautioned against shipping goods of a dangerous or responsible for all consequential damage, and also render

in default the Shipper and/or Consignee shall be liable for and shall bear all loss or damage caused to property or person in the handling of the goods in question and all additional cost of handling.

All fines and expenses or losses by detention of vessel or cargo caused by incorrect or insufficient marking of the package, or by incomplete or incorrect description or weight (or any other particulars required by the Authorities at the Port of Delivery), either upon the packages or the Bill of Lading, or by packages or pieces not being in accordance with local requirements at Port of Discharge, shall be paid by the Shipper or Consignees of the goods.

Consignees or their Assigns must be ready to take delivery of goods as soon as the Ship is ready to discharge them, otherwise the Master or Agent shall be at liberty to land and warehouse the goods, or discharge them into a store ship, or hulk, or into lighters, or on a Wharf as customary, at the Merchant's risk and expense. Consignee or Holder of Bill of Lading to pay charges for sorting and stacking goods on Wharf or in Shed.

Loss, damage or delay arising from or consequent upon quarantine or sanitary or other similar regulations whatsoever and whatsoever arising always excepted, and all expenses of complying with such regulations as regards the goods comprised in this Bill of Lading, and all other expenses on the goods of whatsoever nature or kind shall be borne by the Owners of the goods, and the goods may be discharged into any hulk or vessel or depot afloat or ashore as required for the Steamer's despatch.

In case of the blockade or interdict of the Port of Discharge or of final destination of the goods shipped hereunder, or if the entering of or discharging in such port shall be prohibited or prevented by blockade, interdict or quarantine or otherwise, or shall be considered by the Master or Agents unsafe, by reason of war, epidemic, strike at any subsequent port, then they may be landed or put into lighters there or at the nearest safe and convenient port or place at the expense and risk of the Owners of the goods, and the Shipowners' responsibility shall cease when the goods are so discharged into proper and safe keeping, the Master giving immediate notice of the same to the Consignees of the goods, so far as they can be ascertained.

The contract evidenced by this Bill of Lading shall be governed by the law of England. Averages payable according to York-Antwerp Rules, 1890, and the Average Statement to be drawn up in the United Kingdom, or at any Port of Discharge at the option of the Shipowners.

The Shipowners shall have a lien upon the goods for all freight, advance freight charges and damages for which the goods are liable under the Bill of Lading.

No claim that may arise in respect of goods shipped by this steamer will be recoverable unless made at the Port of Delivery within seven days from the date of Steamer's arrival there.

The Shipowners' liability, in case of loss, or detention, or injury to goods, for which they may be responsible, to be calculated on and in no case to exceed the net invoice cost.

Weight, measurement, contents, quality, and value unknown.

IN WITNESS whereof the Master, Purser, or Agent of the said Ship hath affirmed to *three* Bills of Lading, all of, this tenor and date, one of which being accomplished, the others to stand void. If required by the Shipowners, or their Agents, one of the Bills of Lading must be given up, duly endorsed, in exchange for the Goods.

FOR THE MASTER.

Dated in LONDON, 25 June 19—8.

For *Commonwealth & Dominion Line,*

.....AS AGENTS

Explanation of the Clauses of a Bill of Lading.

Shipped in Good Order and Condition.—The shipowner admits by this clause that the packages were, to all outward appearances, in good order and condition when shipped. He is thus exempted from verifying the description of the goods or their weight, measure, and quality. He makes no admission regarding their condition internally, and makes use of such clauses as "Contents unknown," "A quantity of," "Said to measure."

The clause, "weight, quantity and quality unknown," is often inserted at the end of a bill of lading to exempt him from any liability respecting such.

In and upon the Good Steamship.—The name of the vessel must be described accurately. The master's name is also given.

Now lying in the Port of and bound for
—The particular voyage is described by naming the port of departure and destination. The shipper would probably be entitled to cancel the contract if he found out, before the vessel sails, that a false statement had been made by the owner respecting the route and destination.

With Liberty to call at any Ports, on the Way for Coaling or other Necessary Purposes.—It is the master's duty to make the voyage without deviating from the usual course taken by ships on such a voyage. He is, however, empowered to deviate for the purpose of saving life and to tow and assist vessels in distress.

Being marked and numbered as per Margin, and to be delivered in Good Order and Condition at the Aforesaid Port of.....—The cases, casks, bales, packages, etc., are usually marked with letters, figures, and designs for the purposes of identification.

Or to his or their Assigns.—The bills of lading may provide that the delivery of the goods is to be made to the shipper himself or to his agent, or to bearer of the bill, or to his order, or to order or assigns.

If they are made out "to order," they require the shipper's endorsement; if he endorses them in blank, the delivery of the goods may be made to the holder of the bill; but if he endorses them to a named assignee, they will require to be

endorsed by the assignee before the delivery of the goods can be obtained.

A bill of lading is assignable without notice, but it cannot be termed negotiable in the widest sense, for its assignment cannot give a better title than the assignor possessed, with one exception, viz.: An assignment (indorsement) *bonâ fide* and for value relieves an assignee, if he takes from an assignor with a good title at the time of indorsement, from liability to the vendor's right of stoppage *in transitu* which might have been exercised against the original consignee.

Or to his Order or their Assigns.—If A. B. & Co. made out a set of bills of lading “shipped by A. B. & Co.” “to my own order,” no one could obtain delivery of the goods until A. B. & Co. had endorsed them. They could endorse them either in blank (1) and receive delivery of the goods themselves, or hand over the bills to any one else, as the goods are now deliverable to the holder of the bills; or they could transfer their interest in the goods, say, to C. D. & Co. (2).

(1) A. B. & Co.

(2) Deliver the within
to the order of
C. D. & Co.
A. B. & Co.

If C. D. & Co. wished to transfer their interest in the goods, they would be required to add their endorsement thus—

Deliver the within
to the order of
C. D. & Co.
A. B. & Co.
C. D. & Co.

If made out by A. B. & Co. to the “order of C. D. & Co.,” then C. D. & Co. would endorse the bills in blank thus—

C. D. & Co.

the goods then being deliverable to the holders of the bills, whoever they might be.

Any *bonâ fide* holder of a bill of lading is entitled to receive from the ship the goods named in the bills. The law on this point is as follows:—"Any person in possession of a bill of lading shall be deemed the true owner of the goods specified therein, so as to make a sale or pledge by him of such goods or bills of lading valid, unless the person to whom the goods are sold or pledged has notice that the seller or pledger is not the actual *bonâ fide* owner of the goods."

He or they paying Freight.—The shippers generally make out their own bills of lading, giving all particulars with respect to the goods shipped. They then send them in for signature to the shipbrokers, who, when they have ascertained that the goods are on board, sign them. Sometimes they are signed by the shipowners. If the freight is pre-paid a freight note is then sent to the shipper. When the shipper pays his freight, he returns to the broker the mate's receipt, or if no mate's receipt is issued, the wharfinger's receipt, together with the freight note which the brokers will return to him receipted, and also hand him the bills of lading endorsed, "Freight Paid."

If the freight is payable at the ship's destination, the bills would be endorsed, "Freight Forward." They would be obtained from the shipbrokers in exchange for the mate's or the wharfinger's receipt; the freight note would be sent to the consignee, who, when he had paid the amount of freight, would lodge the bills of lading with the shipbrokers, who would endorse them thus—

To the chief officer
release the within
goods.
A. B. & Co.

It is necessary to do this, as all goods "stopped for freight" cannot be delivered until the "stop" has been removed. The above endorsement of the shipbrokers shows this, and the consignee on receiving the endorsed bills can show his title to the goods.

Excepted Perils.—If the bill of lading were to end with

the word "herewith," it would amount to an undertaking to carry the goods at the shipowner's risk, but owing to the demand for cheap freight and other causes, the shipowner reduces his risks to a possible minimum. There are certain perils which he excepts, and these vary in every trade and with nearly every shipowner.

It may be as well to state that the perils which a shipowner excepts in a bill of lading should be covered by the marine insurance policy, so that a complete indemnity for any loss, arising from any nature whatsoever, may be obtained by the owner of the ship or cargo or freight.

The perils to which goods may be exposed which are, or are not, at the shipowner's risk may be divided thus:—

1. Perils arising from the action of individuals not on board the ship concerned.

(a) Pirates and robbers—a risk covered by the insurance policy.

(b) Enemies, arrests and restraints of princes, rulers, and people—these perils are at the underwriter's risk unless a clause is added, declaring them "Free of Capture and Seizure," in which event the shipper would be liable.

2. Perils arising from the action of individuals on board the ship concerned.

(a) Barratry of the master or crew.

(b) Jettisoning of cargo or part of the ship for the common safety of the ship, both of which losses are recoverable from the underwriters.

3. Accidents to the ship.

Explosions, bursting of boilers, breakage of shafts, any latent defect in hull, and/or machinery, strandings, collisions, and all other accidents of navigation and all losses and damage caused thereby, are losses to be borne by the underwriters.

4. Perils due to other causes.

(a) The act of God, perils, dangers and accidents of the sea or other waters of what nature and kind soever; *e.g.* wind, waves, seas, storms, lightning, etc.

(b) Fire, from any cause on land or on water, all of which losses are covered by a policy of marine insurance.

(c) Damage, or by improper or insufficient dunnage, absence

of customary ventilation, improper opening of valves, sluices and ports, for which damages the shipowner is usually liable and not the underwriters.

EXERCISES.

1. What do you understand by the term Freight Engagement?
2. Explain the following:—Tonnage, Displacement, and Freight Tonnage.
3. How is freight calculated?
4. Explain the procedure when freight is payable abroad.
5. Give an example of a Freight Note.
6. What is a Charter Party? Explain the following relating to a charter party:—Act of God, Perils of the Sea, the King's enemies, "Twenty days allowed for loading or unloading," "or as near thereunto as she may safely get," and Demurrage.
7. What is a bill of lading? Do you consider it a negotiable instrument? Give your reasons.
8. What are documents of title to goods? Show how any one can be transferred.
9. How many bills of lading are usually signed for goods when shipped? What becomes of them?
10. What is (a) a Receiving Note, (b) Shipping Note. Give examples of each.
11. What is the object of a Mate's Receipt?
12. What is a "claused" bill of lading?
13. Write a Letter of Indemnity for goods damaged or in dispute.
14. Name some of the principal exceptions as to a shipowner's liabilities in carrying goods in a general ship usually inserted in a bill of lading.
15. What is the duty of the captain of a vessel as to landing his cargo, if no consignee appear on his arrival to enter and take charge of it?
16. Point out the difference in the form and object of a B/L sent by a shipper with his goods when the whole of the vessel has been chartered by him, and when they are sent by a general ship.
17. State the chief points of agreement entered into in most charter parties.

CHAPTER IV.

FOREIGN INVOICES.

A FOREIGN invoice gives full particulars of a certain shipment of goods. The following details are usually given:—

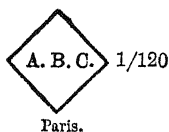
- (a) The marks and numbers of the different packages or lots as well as their contents and cost.
- (b) The charges for shipping—cartage, carriage, freight, port dues, etc.—insurance, and commission.

It is necessary that the invoice give a full account of the shipment without any essential omissions, as any incorrectness or omission may cause trouble not only between the supplier here and the consignee abroad, but also between the consignee and the foreign Customs authorities. In many cases, when goods are imported, the customs officials require the invoice for such, and if it should happen that any discrepancy exists between the invoice submitted and the goods imported, a fine would be imposed on the importer, who would claim from the shipper of the goods in this country. Such invoices are generally made out in triplicate; one copy is attached to the bill of lading and sent to the receiver of the goods by the vessel taking the goods, another copy is sent to him by mail, while the third is retained.

Of course most firms and export houses have their own types of invoices; but the following will exemplify in a general way the manner in which goods are invoiced and shipped from the chief ports of the United Kingdom.

The invoices used in the foreign trade take their names according to the conditions under which the goods are sold, and in order to make the various terms clear to the reader, the same shipment is taken throughout as an illustration.

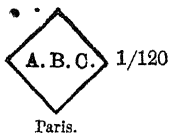
(a) **Loco.**—The first cost of the goods, the price at the place of manufacture or place of export. Any additional charges in connection with the shipment paid by the exporter on account of the buyer are specified and added to the invoice.

Example of Loco Invoice.

To MESSRS. SUSSFIELD & Co.,
PARIS.
DR. TO JOHN JAMES & CO.,
813, BROAD ST., BIRMINGHAM.
120 Bales Printing Paper,
6 tons @ £23—loco factory ... £138 0s. 0d.

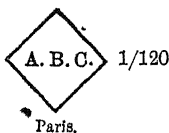
Consignees would, probably instruct the suppliers to send through their London agents, the General Transport Co., Ltd. John James & Co. would instruct the Railway Co. to collect and forward to London to account of the General Transport Co., Ltd. On the arrival of the goods in London, the G. T. Co. would be advised, and they would either instruct the Railway Co. to deliver to a certain wharf or collect by their own van.

(b) **F.O.R.**—Free on rail.—This price includes the cost of the goods and the cartage of them to the railway goods' station. The above shipment, f.o.r., Birmingham, will be increased by 4s. per ton to cover cartage.

Example of F.O.R. Invoice.

120 Bales Printing Paper,
6 tons @ £23 4s. 0d.—f.o.r. ... £139 4s. 0d.

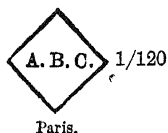
(c) **F.A.S.**—Free alongside ship.—This price includes all charges, such as cartage, railway carriage, dock dues, lighterage, etc., incidental to the delivery of the goods alongside the ship.

Example of F.A.S. Invoice.

120 Bales Printing Paper,
6 tons @ £25—f.a.s. ... £150 0s. 0d.

This invoice would be claused at foot thus:—
The above amount includes carriage to f.a.s. amounting to £12 0s. 0d.

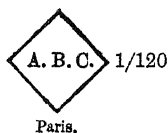
(d) **F.O.B.**—Free on board. An f.o.b. price includes all additional charges, such as wharfage, incidental to the putting of the goods on board the ship. The f.a.s. invoice would be increased by London wharfage at 2s. 6d. per ton.

Example of F.O.B. Invoice.

120 Bales Printing Paper,
6 tons @ £25 2s. 6d.—f.o.b. ... £150 15s. 0d.

The above invoice includes cost of carriage to
f.o.b. export steamer amounting to £12 15s. 0d.

(e) **C. & F.**—Cost and freight.—In this case the price covers all forwarding charges and freight to the port of destination. In the example, the freight, London to Paris, is 26s. per ton. In addition, there are incidental expenses, such as French Government stamp taxes, viz. Surtax per consignment, 7d.; Statistic, 1½d. per bale, 15s.; Bill of Lading fee per consignment, 2s.; amounting to about 2s. 6d. per ton.

Example of C. & F. Invoice.

120 Bales Printing Paper,	£	s.	d.	
6 tons @	26	8	6	
Incidentals	2	6		
	<hr/>			
	£26	11	0	c. & f. ... <u>£159 6s. 0d.</u>

The above amount includes £21 6s. 0d., amount of
carriage to Paris Station.

(f) **C.I.F.**—Cost, Insurance, and Freight (pronounced “siff”). This includes all charges to port of destination. Goods sold on c.i.f. terms are usually invoiced in the currency of the country to which they are shipped. For a c.i.f. shipment the suppliers would probably write to several shipping agents for quotations, and on acceptance of satisfactory quotations would fill up a consignment note.

Example of Quotation.

Telephone: 3636 Avenue.

Telegrams: "Transcogen Bilgate, London."

The General Transport Co., Ltd.,
FORWARDING, CUSTOM HOUSE AND COMMISSION AGENTS,
43-45, Great Tower Street, London, E.C.

BRANCHES AT:

BOULOGNE S/MER ... 118, Rue Faidherbe. LIVERPOOL ... National Provincial
 PARIS ... 20-22, Rue Richer. Bank Buildings,
 MANCHESTER ... 38-40, Lloyd Street. BRADFORD ... 7, Exchange Buildings.
 Derby Square.

Correspondents all over the World.

Messrs. John James & Co.,

Birmingham.

2 March, 19—.

QUOTATION.

Subject to alteration without notice and until engagement, and to the
 terms and conditions printed on the back hereof.

THE GENERAL TRANSPORT CO., LTD.

REFER TO No. :

Commodity.	From.	To.	Rate.	Per.	Minimum.
6 tons paper	Birmingham collected	Paris delivered	2/13/6	ton of 1000 kilos	

The above rates are for carriage only and do not include tarpaulin hire
 and crane dues (if any).

A fixed charge of 2/7 per consignment will be made to cover B/L,
 postages and petties.

Example of Consignment Note.

Telephone: 6111 Avenue (2 Lines). Telegrams: "Transcogen, Bilgate, London."

The General Transport Co., Ltd.,
FORWARDING, CUSTOM HOUSE AND COMMISSION AGENTS,
43-45, Great Tower Street, London, E.C.

BRANCHES AT

BOULOGNE S/MER...	118, Rue Faidherbe.	LIVERPOOL	National	Provincial
PARIS	16, Rue de la Grange,		Bank	Buildings,
	Batelière.			Derby Square.
MANCHESTER	38-40, Lloyd Street.	BRADFORD	7, Exchange Buildings.	

Correspondents all over the world.

CONSIGNMENT NOTE.

Consignee's name } *Sussfield & Co.,*
 and full address } *Paris.*

Forward by: ~~Mail, Grande Vitesse,~~ Petite Vitesse, Steamer (strike out services not required).

[Subject to terms and conditions printed on back hereof.]

Marine Insurance to be effected against *all risks* for £ *205 : 0 : 0*
 (State if f. p.a. or all risks, including damage.)

B/L..... stamped
 plain to be made out to.....to be sent to.....

F.o.b. charges to be paid by *Us*Carriage to be paid by *Us*Duty and clearing charges by *Us*Delivery charges by *Us*Insurance to be paid by *Us*

Collect on delivery (C.O.D.) the sum of £ : :

Marks and Nos.	No. and Class of Packages.	Contents (to be fully described).	Country of Origin.	Weight.		F.O.B. Value.		
				Gross.	Nett.			
<div style="border: 1px solid black; padding: 5px; display: inline-block;">A. B. C.</div> 1/120 <i>Paris.</i> <i>Forwarded by Mid-land Railway to your order at St. Pancras.</i>	120 Bales	<i>Printing Paper</i>	<i>British</i>	6 tons		£ 150	s. 15	d. 0

Date *4 Mar., 191—.*

Signature of Sender, *John James & Co.*
 Address, *313, Broad St., Birmingham.*

It is usual to insure for 10 per cent. over value. Insurance on £200 at 2s. 6d. per cent. is 5s.

Example of C.I.F. Invoice.

<div style="display: inline-block; border: 1px solid black; width: 40px; height: 40px; transform: rotate(45deg); position: relative;"> A. B. C. </div> <div style="display: inline-block; border: 1px solid black; width: 40px; height: 40px; transform: rotate(45deg); position: relative;"> Paris. </div>	1/120	120 Bales Printing Paper,		£	s.	d.
		6 tons @ £26 11s. 0d.	=	159	6	0
		Insurance on £200 @ 2/6 %	=		5	0
				<u>£159</u>	<u>11</u>	<u>0</u>

c.i.f. price is £26 11s. 10d.

(g) **Franco** (or “free” or “rendu”).—This term includes all charges incurred, *e.g.* foreign import duty, cost of clearing the customs and cartage on the other side up to the delivery of the goods at the consignee’s warehouse.

Example of “Franco Paris” Invoice.

A. B. C.

1/120

Paris.

<p>120 Bales Printing Paper, 6 tons @ £26 8s. 6d.</p>	=	<p>£ s. d. 158 11 0</p>
<p>Incidental expenses ...</p>		<p>£ s. d. 17 7</p>
<p>Customs duty on gross weight 6096 kilos @ 10 fcs. % = 610 fcs.</p>		<p>2 8 0</p>
<p>Cost of clearing the customs</p>		<p>16 0</p>
<p>Delivery in Paris city limit at 4/- per ton</p>		<p>1 4 0</p>
<p>Insurance on £200 @ 2/6 %</p>		<p>5 0</p>
		<p>27 10 7</p>
		<p>£186 1 7</p>

Consequently the price, *franco* or free delivered, Paris, is about £31 per ton.

Octroi or town duty is charged only on certain goods. *Regie* or State duty is charged on such commodities as wines and spirits.

An invoice should also show clearly any discounts, rebates, or allowances received and any commissions that may have been deducted by an agent.

The letters “E.E.” (errors excepted) or “E. & O.E.” (errors and omissions excepted) are also usually inserted at the foot of an invoice.

Certificates of Origin.

Foreign Customs and Consular Regulations to Merchants and Shippers.—Under the existing treaties of commerce with foreign countries, Great Britain, in the majority of cases, enjoys the privilege of the Most Favoured Nation Treatment, accorded by the various commercial treaties.

In order, therefore, for merchants to obtain the benefit of that (Most Favoured Nation) treatment, it is necessary that certificates of origin should be furnished for all goods of British origin or manufacture, otherwise foreign customs authorities assess the duty on the highest scale.

In cases where goods of various origins are supplied, it is advisable for merchants to provide separate invoices, *i.e.* to invoice British products separately from foreign products, so that the necessary certificate can be endorsed on the invoice for British goods. The origin of foreign goods should, in all cases, be separately distinguished on invoices.

To the merchant desirous of cultivating foreign trade, it is of the utmost importance that all details and formalities required in the execution of shipping orders should be fully and accurately complied with, thereby enabling consignees to obtain entry of goods at the lowest rate of duty, preventing friction with foreign customs authorities and facilitating the clearance and delivery of the goods at destination.

When packing foreign orders, the packer should have full instructions whether net or gross weights, or the latter only, are required, and should clearly understand them. It should be an invariable rule that all packages be weighed and measured, and these particulars marked on each package and noted on documents.

When various descriptions of merchandise are packed together in more than one package, a list of contents of each package should be furnished and, as far as practicable, the separate value of each package should be indicated.

Certificates of origin for various classes of merchandise are demanded by nearly all foreign countries, and are usually sworn before a magistrate. In some cases, the merchant's declaration on the back of the invoice is accepted, in others it is necessary to use special forms, which have to be sworn before a magis-

trate, or declared before a Chamber of Commerce, and then presented to the Consul for legalisation.

The following denotes the customs requirements on importations into the Union of South Africa.

Customs Requirements on Importation into the Union of South Africa.

DIRECTIONS FOR SUPPLIERS.

(a) CERTIFICATE OF ORIGIN.

Certificate of Origin as heretofore must be given for articles which are the growth, produce or manufacture of the United Kingdom so that the preferential rebate on British Goods may be obtained. No change has been made in form of certificate of origin but the Customs notify that unless this certificate is produced and the preferential Rebate claimed at the time of Importation and due entry preferential Rebate will not be allowed and no application for refund entertained, so that declarations of origin for British Goods must accompany or be given on invoice when forwarded.

(b) DECLARATION *re* HOME CONSUMPTION VALUES.

Every invoice must contain a statement showing the home consumption value of the goods.

The Customs Dept. have notified that they will accept the following declaration to be made on the invoices:—

“I declare that the values appearing on the body of this
“invoice represent at the date of the invoice the open
“market values of the goods if sold for home consumption
“in (a) Great Britain, and that the discounts shown are the
“same as those granted on similar quantities sold for con-
“sumption in (a) Great Britain.”

Signed.....

If this cannot be correctly certified, please add at foot of existing certificate:—

“Value for home consumption

“Discount for similar quantities for home consumption.....

Signed.....

(c) or country of purchase, name being inserted.

If there is a number of items on invoice and the Home Consumption prices differ from the Export prices, then the prices should be set out in two adjacent columns headed “Export Price” “Home Consumption Price.”

N.B.—Invoices showing Home consumption values or with Certificate as above will be insisted on as from December 1st, 1913.

(c) PACKING, CARTAGE, RAILWAY CHARGES, SEPARATE OR INCLUDED IN PRICE OF GOODS.

Invoices must clearly show cost of packing, cartage, or railway charges to Port of Shipment.

N.B.—If these are charged up separately the cost is, of course, shown, but when no separate charge is made for these and they are included in the price of the goods each item is to be shown separately at the foot of the invoice, with a memo. by supplier that same is/are included in the invoice price of the goods.

(d) GOODS INVOICED C.I.F.

Invoices for goods C.I.F. must have a signed declaration showing the price for home consumption and it must be clearly set out on the invoice what charges are included in the C.I.F. price, such as Packing, Railage, Insurance and Freight—(otherwise no deduction will be allowed by the Customs Department).

(e) PROMPT CASH DISCOUNT MUST BE DEDUCTED IN SAME HAND-WRITING AS BODY OF INVOICE.

FOREIGN INVOICES.

63

(a) Invoice with Declaration on Back.

LONDON, 65, Charing Cross Road, W.C. Contractors to the Admiralty.
Telegraphic Address. "Cubes, Burslem." " " India Office.
National Telephone No. 375. " " Crown Agents for the Colonies.

ESTABLISHED 1866.

PATENT ENCAUSTIC TILE WORKS,
BURSLEM,
STAFFORDSHIRE.

BOUGHT OF THE MALKIN TILE WORKS Co., LTD.

MANUFACTURERS OF

Patent Encaustic, Mosaic & Geometric plain Tiles, for Floors of all Kinds,
Glazed, Encaustic, Enamelled, Printed Art Painted & Majolica Tiles, for
Hearths, Grates, Dadoes, Flower Boxes, &c., also Tinted & White Tiles
for Walls, &c.

J2630

MESSRS. JAMES MARSHALL & Co.,
LONDON.

Order M4148

31 March, 19—.

Marked

6 Casks

J. M. & Co.
A.
Adelaide

2530/5

QX/62308					
2530.	5 Sq Yds 6×3 Red B41	35 Sq Yds	10/	17 10 0	
	5 Sq Yds 6×3 Samian D.C. 103B				
2531.	5 Sq Yds 6×3 R85				
	5 Sq Yds 6×3 R32				
2532.	5 Sq Yds 6×3 Samian D.C. 101B				
	5 Sq Yds 6×3 Samian D.C. 102B	11/	2 15 0		
2533.	5 Sq Yds 6×3 D.C. 104D.				
	5 Sq Yds 6×3 B7				
2534.	5 Sq Yds 6×3 D.C. 104B				
	5 Sq Yds 6×3 B20				
2535.	3 Doz "Texo" 4×4 No 37	12 Dozen	8/	4 16 0	
	3 Doz "Texo" 4×4 No 35				
	3 Doz "Texo" 6×3 No 49				
	3 Doz "Texo" 6×3 Nq 48				
	6 Doz "Texo" 4×4 No 30	18 Dozens	3/6	3 3 0	
	6 Doz "Texo" 4×4 No 7				
	6 Doz "Texo" 4×4 No 14				
		Casks	...		
				33 9 0	
				1 7 6	
			Net	£34 16 6	
Terms Net cash within 7 days					
To L'pool For S/S "Dorset"					
c/o Marwood & Robertson.					

I, *William Sale Steele*, hereby certify that I am *Chief Clerk* of THE MALKIN WORKS CO., LTD., BURSLEM, STAFFORDSHIRE, the manufacturer of the articles included in this invoice, amounting to £34 16s. 6d., *Thirty-four pounds sixteen shillings & sixpence*, dated 31st day of March, 19—, of goods supplied to Messrs. *James Marshall & Co., London*, and do hereby declare that I am duly authorised to make and sign this certificate on behalf of the said manufacturers, that I have the means of knowing, and I hereby certify as follows :—

- (1) That the said Invoice is in all respects true and correct;
- (2) That every article mentioned in the said Invoice has been either wholly or partially produced or manufactured in the United Kingdom;
- (3) As regards those articles only partially produced or manufactured in the United Kingdom :—
 - (a) That the final process or processes of manufacture have been performed in the United Kingdom;
 - (b) That the expenditure in material of British production ^{and} _{or} British labour (calculated subject to the qualification hereunder) in each and every article is not less than one-fourth of the factory or works cost of such article in its finished state.
- (4) That in the calculation of such proportion of British production or British labour none of the following items has been included or considered :—Manufacturer's profit or the profit or remuneration of any trader, agent, broker, or other person dealing in the article in its manufactured finished condition; cost of outside packages or any cost of packing the goods thereinto; any cost of conveying insuring, or shipping the goods subsequent to their manufacture.

Witness *E. Smith*

(Signature) *W. S. Steele*.

Dated at BURSLEM, STAFFORDSHIRE, this 31st day of March, 19—.

I, *Alex. Robertson*, hereby certify that I am chief official in charge of invoicing in the employment of THE FALKIRK IRON CO., LIMITED, Ironfounders, Falkirk, Manufacturers of Articles included in this invoice, and that I am duly authorised to make and sign this certificate on behalf of the said THE FALKIRK IRON CO., LIMITED, I have the means of knowing and I do hereby certify that this invoice from the said

THE FALKIRK IRON CO., LIMITED, to *Messrs. Garlick, Ltd.,*

London, E.C.

amounting to *Five pounds, five shillings and fivepence*

is true and correct; and that all the articles included in the said invoice are *bona fide*, the growth, produce or manufacture of the United Kingdom, and that a substantial portion of the labour of that Country has entered into the production of every manufactured article included in the said invoice, to the extent in each article of not less than one-fourth of the value of every such article in its present condition ready for export to

Natal.

I declare that the values appearing on the body of this invoice represent, at the date of the invoice, the open market value of the Goods for Home Consumption in Great Britain, and that the discounts shown are the same as those granted on similar quantities sold for consumption in Great Britain.

Alex. Robertson.

Dated at Falkirk this 31st day of March, 19—.

*Brazilian Consular Invoice.***Via. Factura Consular Brasileira. (Brazilian Consular Invoice.)**

CONSULADO GERAL EM LONDRES.
N. da Factura

DECLARAÇÃO (DECLARATION).

Declaramos solemnemente que somos exportadores ou carregadores
We solemnly declare that we are the exporters or shippers
das mercadorias mencionadas nesta factura contidas nos sieto volumes
of the merchandise specified in this invoice, contained in the packages
indicados, a qual é exacta e verdadeira a todos os effectos, sendo essas
indicated, which is in all respects true and exact, the
mercadorias destinadas ao porto de *Sao Luiz* do Brasil e consignadas a
merchandise being destined to the port of in Brazil and consigned to
Estrada de Ferro de Sao Luiz a Caxias, Maranhao.
of

Londres de 7 *Noviembre* de 19— Data.
Place and Date.

for the *British Steel Piling Co.* Assignatura.
E. A. Edmett Signature.

Nosotros reconhecemos verdadeira a assignatura supra.
guarantee the authenticity of the above.

H. C. Everett & Co. Agentes dos Exportadores.
Exporters' Agents.

Nome e nacionalidade do navio á vela _____
Name and nationality of sailing vessel

Nome e nacionalidade do navio á vapor: *s/s "Cuthbert" ingles.*
Name and nationality of steamer

Porto do embarque da mercadoria: *Liverpool.*
Port of shipment of merchandise

Porto do destino da mercadoria: *Sao Luiz (Maranhao).*
Port of destination of merchandise

Porto do destino da mercadoria _____ com opção para _____
Port of destination of merchandise with option for

Porto do destino da mercadoria _____ em transito para _____
Port of destination of merchandise in transit for

Valor total da factura, inclusive frete e despesas approximadas: *£340.*
Total value of the invoice including freight and shipping charges, approximate

Frete e despesas approximadas: *£20.*
Freight and shipping charges, approximate

Agio da moeda do paiz de procedencia _____
Premium on the currency of the country whence shipped

2 or 3.

OBSERVAÇÕES DO CONSUL GERAL.

Visto.—Consulado Geral da Republica dos Estados Unidos do Brasil
em Londres aos.

Recebi seis shillings e nove dinheiros
sendo a estampilha collada na 1ª via.

FACTURA.

Marcas e Numeros. Marks and Numbers.	Volumes, Packages.		Especificação da mercadoria de con- formidade com a letra K, do Art. 13 do Decreto N. 1103 de 21 de Novembro de 1903. Specification of merchandise in accord- ance with letter K, Art. 13 of Decree No. 1,103 of November 21st, 1903.	Peso em kilogrammas. Weights in kilos.			Outras unidades da tarifa. Other tariff units.	Valor parcial declarado por artigo inclusive ou exclusive frete e despesas. <i>Partial declared value per article inclusive or ex- clusive freight and shipping charges.</i>	Paiz de origem de cada artigo. Country of origin of each article.
	Quantidade. Quantity.	Especie. Quality.		Bruto dos volumes. Gross of packages.	Bruto da mercadoria. Gross of merchandise.	Líquido real. Net of goods.			
E.F.S.L.C. Sao Luiz	1	un	lio	1015	1015	1015		£	d.
	2	un	lio	915	774	774			
	3	un	lio	711	141	141			
	4	una	piza	2030	665	665			
	5	una	atajadizo:	1219	46	46			
	6	un	caja	3045	2030	2030			
	7	una			1219	1219			
			mercaderias de palo		2800	2800			
			mercaderias de palo y ferreteria		694	694			
			mercaderias de palo y ferreteria		1029	1029			
			caldera		95	95			
			martillo		242	242			
			una manija y una chimenea ...		112	112			
			los aparejos de la caldera y de la		7	7			
			locomotiva: hierro batido ...						
			hierro calado ...						
			metal ...						
			madera						
			cable de alambre						
			cable de cáñamo						

The above packages constitute a 20 cwt. steam piling driving plant valued at £305.

*Certificate of Origin.***BRITISH PREFERENCE.**

3, hereby certify that I am
 (Name in full)

.....
 (State either Partner, Manager, Chief Clerk or Principal Official)

of
 (State Name and address of Manufacturer or Supplier)

the of the articles included in
 (Manufacturer or Supplier)

this invoice amounting to and
 (The Net amount of Invoice)

dated of goods supplied to
 and do hereby declare that I am duly authorised to make and sign this
 Certificate on behalf of the said that
 (Manufacturer or Supplier)

I have the means of knowing, and do hereby certify as follows:—

- (1) That the said Invoice is in all respects true and correct;
- (2) That every article mentioned in the said Invoice has been either wholly or partially produced or manufactured in the United Kingdom;
- (3) As regards those articles only partially produced or manufactured in the United Kingdom:—
 - (a) That the final process or processes of manufacture have been performed in the United Kingdom;
 - (b) That the expenditure in material of British production and/or British labour (calculated subject to the qualification hereunder) in each and every article is not less than one-fourth of the factory or works cost of such article in its finished state.
- (4) That in the calculation of such proportion of British production or British labour none of the following items have been included or considered:—Manufacturer's profit or the profit or remuneration of any trader, agent, broker, or other person dealing in the article in its manufactured finished condition; cost of outside packages or any cost of packing the goods thereinto; any cost of conveying, insuring, or shipping the goods subsequent to their manufacture.
- (5) With regard to any bottles, flasks or jars being containers of goods mentioned in the Invoice—
 - That such bottles, flasks or jars are of British manufacture, and if purchased from Bottle Exchanges have distinctive marks or features which enable me to certify to their British origin.

If Clause 5 cannot be certified to, the Certifier should strike it out.

WITNESS (Signature)

DATED at this day of
 19—.

Consular Invoices (C.I.) and Certificates of Origin (C/O).

Foreign Consular and Customs Regulations with respect to the above-named documents are briefly tabulated :--

Country.	Regulations.
AMERICA (U.S.)	<p>All articles of Foreign manufacture, such as are usually or ordinarily marked, stamped, branded or labelled, and all packages containing such or other imported articles, shall respectively be plainly marked, stamped, branded, or labelled in legible English words in a conspicuous place so as to indicate the Country of their Origin, and the quantity of their contents; and unless so marked, stamped, branded, or labelled, they shall not be delivered to the importer.</p> <p>C.I. Triplicate or Quadruplicate required for all goods over £20 value on Official Forms obtainable at Consulate. Invoices must be certified by Principal of Firm personally before the Consul.</p> <p>For goods under £20 value, merchants' invoices signed by the shipper are sufficient.</p>
ARGENTINE REPUBLIC	<p>Three B/L and three C/O in English or Spanish must be presented for <i>visa</i> at the Consulate.</p>
COMMONWEALTH OF AUSTRALIA	<p>C.I. certified correct and signed by merchant.</p>
AUSTRIA-HUNGARY	<p>C/O are not necessary to obtain the ordinary Tariff Rate of Duties. The statement of the Country of Origin on Consignment Notes or Bills of Lading and Invoices, in the case of British Imports, is sufficient to secure admission under the most-favoured-nation scale of Duties.</p>
BELGIUM	<p>C/O not required for ordinary merchandise, but it is advisable to declare origins on Consignment Notes, Bills of Lading, and Invoices.</p>
BOLIVIA	<p>C.I. Quadruplicate in Spanish on Special Forms, obtainable at the Consulate.</p>
BRAZIL	<p>C.I. Triplicate in English or Portuguese on Special Forms, certified and signed by the merchant beneath the total. C.I. not required for samples up to £10 value, inclusive of charges. Three copies form a set, and will be disposed of as follows :—</p> <p>1st will be returned to the shipper to forward to the consignee in order to obtain delivery of the merchandise by the Custom House.</p> <p>2nd will be forwarded to the Department of Commercial Statistics by the Consulate.</p> <p>3rd will remain in the archives of the Consulate.</p>

FOREIGN INVOICES.

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Country.	Regulations.
BULGARIA	C/O optional, issued by London Chamber of Commerce. Merchants' Invoices in duplicate must be certified and signed beneath the total.
CANADA	Duplicated Invoices on approved form, bearing Certificates as prescribed, required for Customs entry.
CAPE COLONY	Merchants' invoices must be produced in support of Customs Entry. Duty in some instances being levied on weight of goods, net weight should be specified on Invoices, and they should be signed by the merchant. Preferential Rates of Duty are granted to goods of British origin or manufacture, provided that the Certificates of Origin are correctly shown on the back of invoices, which must accompany the goods, in accordance with the Forms of Certificates prescribed. All goods will be sighted, i.e. opened for examination unless detailed invoices are presented with the Customs Entries.
CHILI	C.I. in Quadruplicate, English or Spanish, on Special Forms obtainable at Consulate; <i>visa</i> required.
CHINA	Invoices should be certified correct and signed by the merchant.
COLOMBIA	C.I. Quadruplicate in Spanish on Special Forms obtainable at Consulate. <i>Visa</i> required.
CONGO	No Special documents required.
COSTA RICA	C.I. triplicate in Spanish signed by merchant on Special Forms obtainable at the Consulate.
CUBA	Merchants' Invoices, duplicate, in English or Spanish, the latter preferably to be written in ink, must state net and gross weights in kilos.
ECUADOR	C.I. in Spanish on special forms obtained at the Consulate.
FRANCE	C/O Bacon, steel bars, steel wires, plants, and wines. C/O ordinary merchandise optional.
GERMANY	As a rule C/O are not required on the importation of goods from the United Kingdom. C/O Bacon, plants.
GOLD COAST	Invoices in duplicate, signed by the merchant, required for presentation with Customs Entry.
GREECE	C/O for ordinary merchandise should be supplied. Statutory Declaration Forms accepted.
GUATEMALA	C.I. quadruplicate in Spanish on Special Forms, <i>visa</i> required. All Consular Invoices must be legalised solely by the Consul resident in the city in which the exporters' firm is domiciled.

Country.	Regulations.
HAYTI	Merchants' Invoices in any language, in Triplicate, marked Original, Duplicate, Triplicate.
HOLLAND	C/O Statutory Declaration Form; Bacon and animal products such as hides, wool, hair, bones and hoofs, plants. C/O are not required in the Netherlands' Colonial possessions.
HONDURAS	C.I. quadruplicate in Spanish on Special Forms. Invoices require certification and <i>visa</i> .
INDIA	Invoices should be certified correct, and signed by the merchant.
ITALY	It is not necessary that the C/O accompany the goods except for bacon, plants, household effects, hides, animal products, and foreign goods liable to produce infection. A C/O should accompany goods of British origin, otherwise duty will be charged on the higher scale.
JAPAN	Goods must be accompanied by C/O at the time of importation. C/O English, obtainable at Consulate. Goods not exceeding £10 in value, and post parcels do not require C/O.
LIBERIA	Merchants' Invoices in triplicate certified true and correct by the merchant, also B/L require <i>visa</i> .
MEXICO	C.I. quadruplicate in Spanish or English on Special Forms, also one copy Merchants' Invoice bearing a declaration.
NEW ZEALAND	As Merchants' Invoices and B/L must be produced when Customs Entry is passed, it is important to post documents promptly. Preferential Tariff for merchandise of British origin. Merchants' Invoices must be certified on back.
NICARAGUA	C.I. in Spanish, five copies required.
PARAGUAY	Merchants' Invoices, in duplicate, in Spanish, to be presented with B/L for <i>visa</i> .
PERSIA	It is necessary for Merchants' Invoices to be legalised.
PERU	C.I. quadruplicate in Spanish on Special Forms.
PORTUGAL	Cargo Declarations, duplicate, in Portuguese or English, certified by merchant. <i>Visa</i> required, C/O plants.
RUSSIA	C/O issued under the Official Seal of the Chambers of Commerce are accepted by Russian Custom Houses, and do not require <i>visa</i> by the Consulate.

Country.	Regulations.
SALVADOR	C.I. quadruplicate in Spanish on Special Forms. B/L do not require <i>visa</i> .
SAN DOMINGO	C.I. Four copies in Spanish on Special Forms certified beneath the total, and one B/L to be presented for <i>visa</i> . Forms obtainable at the Consulate.
SOUTH AFRICAN CUSTOMS UNION	Invoices should be certified and signed by the merchant below the total in order to obtain preferential treatment. C/O should be written, typed, or printed <i>on the back of Invoices</i> .
SPAIN	C/O for certain goods as per tariff. Net and gross weights of various descriptions of merchandise must be shown on all documents and B/L. C/O issued by London and Spanish Chambers of Commerce.
SWEDEN AND NORWAY	C/O animal products, hides, wool, etc., and for merchandise liable for infectious diseases. Sweden C/O for rags. The Most Favoured Nation Treatment applies to British merchandise, therefore C/O should be supplied to secure lowest rate of duty.
SWITZERLAND	C/O Bacon, plants. <i>Visa</i> required.
TURKEY	C/O optional, are issued by London Chamber of Commerce. Invoices should be certified correct, and signed by the merchant beneath the total.
URUGUAY	Invoices must be certified true and correct, and the total amount inserted in words at length, and signed by the merchant. It is preferable for them to be made out in Spanish. Invoices must agree with B/L which require <i>visa</i> .
VENEZUELA	C.I. quadruplicate in Spanish on Special forms obtainable at the Consulate.

Our Consular System.

Consuls play an important part in protecting abroad the commercial interests of the country they represent, and all Christian civilized States recognize the right to establish consuls. A consul is a public officer, authorized by the State whose commission he bears, to facilitate the commercial transactions of its subjects in a foreign country. Much of his time is spent in administering the Merchant Shipping Acts. The Government of the country where he resides gives him

formal permission to carry out the duties specified in his commission or *lettre de provision*.

Before he enters upon his consular duties, he must receive from the State, to which his own Government has communicated his nomination, a rescript or *exaequatur*, which is sometimes no more than a mere countersign endorsed on the commission. This may be revoked at any time at the discretion of the Government where he resides.

Although a consul, as a rule, has no diplomatic powers, it is not unusual for consuls-general resident in Mahometan countries to be accredited political agents or *chargés d'affaires*, possessing the privileges of public ministers.

Consuls may enjoy various privileges by treaty, but custom seems to have established few; in fact, consuls may be arrested and incarcerated not only on criminal charges, but also for civil debt.

If they engage in trade or become owners of immovable property, their persons lose protection. Unless protected by treaty they must pay local taxes; but are generally exempt from general duties on articles of personal consumption, from billeting and military service, and receive, by treaty, relief from income-tax. Except in the Levant, consuls may not have private chapels in their houses.

They have a right to exhibit their national arms and flag over the door of their bureaux.

A British consul is required, in the words of the official memorandum, to give his best advice and assistance to His Majesty's subjects trading in, residing in, or visiting his district, and to endeavour to arrange any differences that may arise between them and the natives of the country. If British subjects suffer or are likely to suffer injury, either in their persons or property, the consul must uphold rightful interests and report home.

He must furnish a full annual report, with statistics, on the trade of his district; send home special reports from time to time on matters of commercial and general interest; furnish the Board of Trade with lists of probable buyers of British goods and lists of manufacturers; report any information available in regard to tenders; keep His Majesty's diplomatic representative, colonial authorities, and captains of His Majesty's ships of war fully informed of all quarantine regulations, and

the appearance of contagious and infectious diseases; and report to the Foreign Office every month on cattle diseases, etc.

He is also expected to reply to inquiries addressed to him by the Board of Trade and by British subjects, and to perform certain work in connection with the National Health Insurance Act.

CHAPTER V.

GOODS ON CONSIGNMENT.

WHEN a merchant finds that he can obtain a better market for his goods elsewhere, he makes an arrangement to consign them to a consignee (the party to whom the goods are sent) at that place, who sells all or part of them for an agreed commission at so much per cent. of the amount of the sales.

It sometimes happens that the goods are forwarded to an agent to be sold on the consignor's account, the goods remaining the consignor's property until sold by the agent. The agent tries to sell them to the best advantage so as to secure a higher return for his services. An arrangement is sometimes made whereby the agent guarantees the consignor against any losses arising from bad debts, etc., in connection with a consignment. When such risks are undertaken by the agent he charges an additional commission, termed "Del Credere" commission, and he consequently makes himself liable to the consignor for the due payment of all goods he sells.

The bulk of shipments abroad are against firm orders or indents, but at the same time there is a large trade carried on between merchants here and their customers or agents abroad on what is termed the "on consignment" arrangement, that is, the goods are paid for only when they are sold. Many foreign houses stock large consignments on such a principle, in order to be prepared for a sudden rush of orders and give their customers immediate delivery. As the goods are sold, the consignee forwards remittances to the consignor from time to time in settlement.

When the goods are shipped the consignee in due course receives the documents, obtains delivery of the goods, and discharges all liabilities in connection with the shipment.

Pro forma Invoice.

A *pro forma* invoice is sent to the consignee to acquaint him with the goods and their cost, and the charges made in


connection with a certain consignment or adventure, so that he may ascertain the approximate total cost when it arrives at the place of sale. They are headed *pro forma*, because they are specimen invoices only.

Invoice No. 394 Consignment.

Invoice of 5 Packages Rubber shipped at Singapore per s.s. "Jason" to London and consigned to Messrs. T. Gandy & Co. for sales and account and risk of The United Sumatra Rubber Estate Ltd.

Order No. 736.

Singapore, 17 Oct., 19—.

Mark.	Cases.	lbs.	Description.	Price.	£	s.	d.	£	s.	d.
	3	630	Sheet Rubber	3/-	94	10	0			
	1	174½	Crepe ...	2/6	21	16	8			
	1	58½	Crepe ...	2/9	8	0	10			
	5	863	Draft ½ % ...					124	7	1
			Freight and Insurance ...					123	14	8
								2	5	8
			E. & O. E.					126	0	4

Account Sales.

As soon as the goods have been sold, an account sales or account of sales is prepared by the consignee and sent to the consignor, in which the latter is credited with the amount of each item sold, and debited in detail with all the charges connected with the consignment, *e.g.* freight, insurance, landing, storing, postages, duty (if any paid), and, where the goods have been sold by public sale, the sale expenses, also the fixed rate of commission agreed upon.

Account sales are usually rendered to the consignor after each transaction, and the amount to be paid is settled by the consignee attaching to the account sales a draft for the net proceeds, or the amount to be paid may be passed to the credit of the consignor's account in the consignee's books. This account would be settled at stated intervals, as shown in an account current.

Pro forma Account Sales are often asked for when it is required to estimate what a proposed consignment of goods would realize in a particular market.

Example of an Account Sales (Rubber).

SEASON 1914-15.

Account Sales of 5 pks. Rubber, ex. s.s. *Jeson*, at Singapore, sold by the undersigned by order of The United Sumatra Rubber Estates, Ltd., for account and risk of the concerned.

At Public Sale, 5 Oct., 19—.

Prompt, 23 Oct., 19—.

	£	s.	d.	£	s.	d.
3 cases sheet = 630 lbs. @ 3/4	105	0	0			
1 case crepe = 174½ „ @ 3/-	26	3	6			
1 bag crepe = 58½ „ @ 2/6	7	6	3			
—				138	9	9
5 packages 863 lbs.						
Draft ½ %					13	10
Invoice weight 876 lb.				137	15	11
Discount 2½ %				3	8	10
CHARGES.				134	7	1
Freight on 23 ft. 8 in. @ 60/-						
per 50 ft. ...	1	14	5			
Warehouse charges 1 7 7						
Discount ... 2 9	1	4	10			
Marine Ins. on £150 @ 9/- %						
less 10 % ...	0	12	1			
Fire Ins.—two months ...	0	9	0			
Int. on charges, 26 days ...	0	0	3			
Sale expenses ...	0	5	0			
Postages & Petties ...	0	3	0			
Brokerage, ½ % ...	0	13	9			
Commission, 1½ % ...	2	1	6			
				7	3	10
				£ 141	10	11

Net average per lb., 876 lb., 3/28.
London, 23 Oct., 19—.

E. & O. E.

R. MATTHEWS & SONS.

Example of Account Sales (Beef).

Account Sales of 291 Crops Beef shipped per s.s. *Star of Australia* for account of *Messrs. T. C. N. & G. W. & Co. Liverpool, Jt. A/c.*, and sold by *Dewhurst & Salmon, London.*

Consgt. A. 412.

By Sale.

			£	s.	d.	£	s.	d.
J.C.	291 Crops wg. 42,970 lbs.							
N.S.W.	@ ex. store	3 $\frac{3}{4}$	671	8	1	671	8	1
	Int. @ 5 % from 26th					1	2	1
	Nov.—8th Dec. i.e. 12 days					672	10	2
	CHARGES.							
	To Dock, Town Dues ...		2	5	9			
	„ Cartage		1	18	5			
	„ Survey charges ...			9	9			
	„ Handling on Quay ...		1	8	3			
	„ Storage		9	13	9			
	„ Cost		594	13	3			
	„ Int. @ 5 % from 8							
	Nov.—8 Dec., i.e.							
	30 days		2	8	10			
						612	18	0
						£		
						59	12	2
	Messrs. G. W. Co.'s (per							
	proportion)	£	29	16	1			
	Messrs. T. C. N.'s (per							
	proportion)	£	29	16	1			

E. & O.E.

London, 8 Dec., 19—.

DEWHURST & SALMON.

Example of Account Sales (Tea).

Account Sales of 45 Packages Tea, ex *Antenor* and *Tern*, sold for account of SYHLET ESTATE by SMITH, HARRISON, & Co.

Public Sale, 8/10/19—.

Prompt, 15/1/19—.

Marks & Nos.	Packages.	Description.	Weight lb.	Per lb.						
					£	s.	d.	£	s.	d.
"Syhlet."	1 CH.	Or. Pekoe	87	11d.	3	19	9			
	3 "	B. Or. Pekoe	326	9d.	12	4	6			
	13 "	Pekoe ...	1135	8d.	37	16	8			
	8 "	P. Son ...	699	6d.	17	9	6			
	2 "	P. Fnngs....	272	3½d.	4	5	0			
	5 "	Bro Tea ...	544	7½d.	17	0	0			
	13 "	Bro Pekoe	1419	8½d.	51	14	8			
	45		4482					144	10	1
CHARGES.										
		Sale expenses	...	...	0	9	0			
		Brokerage, 1 %	...	...	1	6	3			
		Freight charges, as per state-	...	...	10	15	8			
		ments	...	...				
		Warehouse charges, as per state-	...	...	4	18	11			
		ments	...	...				
		Marine insurance, £155 at 10s. %	...	...	0	16	0			
		and stamp	...	...				
		Interest on disbursements, £17	...	...	0	4	3			
		for 3 mos. at 5 %	...	...	0	4	3			
		Commission, 1½ %	...	...	1	19	5			
		Net proceeds due 15/1/19						20	8	6
								124	1	7

At Ex. 12. Fl. 1488-95.

E. & O. E.

London, 30 October, 19—.

GOODS ON CONSIGNMENT.



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Example of Account Sales (Rubber).

Account Sales of 72 Bales Bark, ex *Pakling* and *Maggie Hough*,
sold for account of SCOTTISH RUBBER CO., LTD., by SMITH, HARRISON
& Co.

Public Sale, 19/10/19—.

Prompt, 6/11/19—.

Marks & Nos.	Packages.	Description.	Weight lb.	Per lb.	£	s.	d.	£	s.	d.
L  S	44	Bales Stem Bark	7,612	5d.				158	11	8
1/44										
L  S	27	Bales Branch Bark	4,320	2½d.				40	10	0
1/27										
Do. 28	1	Bale „ „	161	2¾d.				1	16	11
	72	Bales	12,093	lb.				200	18	7
CHARGES.										
Printing, Advertising Sale, Expenses,										
Stamps, etc.					1	18	0			
Analysis, Fees					1	1	0			
Brokerage, 1 %					1	12	4			
Freight on 451 ft. 2 in. at f. 19½ per										
M and graty. at ex. fl. 12-10½ ...					20	19	2			
Warehouse charges, as per statement					7	13	3			
Insurance, £195 at 10 %					0	19	9			
Batavia receiving and shipping										
charges—72 bales at 30 cts. each,										
Fl. 21-60 at 12-00					1	16	0			
Interest on charges paid out, £35 at										
5 %, 1 month					0	2	11			
Commission, 6 %					12	0	0			
								48	2	5
Net proceeds due, 16/11/19—.								152	16	2

At ex. 11.95. Fl. 1826.05.

London, 6 November, 19—.

MESSRS. R. SMITH & CO., BOMBAY, in Account Current with M. STAPLETON BROS., LONDON.

From 30 June to 30 Sept., 1914.

Interest at 5 % per annum.

[illegible]

F. & O. E.

LONDON, 2 Oct., 1914.

M. STAPLETON BROS.

(The usual entries in red ink are shown in black type.)

Account Current.

This is an account usually associated with goods shipped on consignment. As its name implies, it is a running account from one period to another, and is a statement of transactions made between two parties, with all debit and credit entries and interest at a fixed rate allowed on all moneys received and paid in connection with the transactions. It is made up at regular intervals or at the close of any transaction. In other words, the ledger entries with respect to a transaction as it exists at a certain date, are sent by one party to another, and thus the state of the account in detail may be seen, and moneys may be paid or received by one of them to regulate the balance.

The foregoing example will show how such an account may be balanced.

Explanation of the foregoing Account.

M. Stapleton Bros., who make out the account, have a balance in their favour on July 1st, of £300 10s. The days are reckoned **backwards** from 30th Sept. to the respective days on which the sums of money are due before the closing date, and **forwards** to the various dates when the amounts are due after the closing date. *E.g.*—

Sept. 30 backwards to July 1	= 91 days.
„ „ „ July 20	= 72 „
„ „ „ Sept. 24	= 6 „
„ forwards to Nov. 21	= 52 „

By means of “Interest Tables” it is found that the interest on £300 10s. for 91 days at 5 per cent. p.a. is £3¹⁵s. 1d.; this amount is entered in the interest column. The others are similarly dealt with. The draft No. 391 will perhaps require some explanation. The amount £400 is not due until 52 days from the closing date, and as the balance of the account is the sum then due, it will be necessary to deduct this interest; *e.g.* £400 due on Nov. 21st is worth only £400, less £2 17s., on Sept. 30th.

Instead of deducting the £2 17s. on the debit side, the same result is obtained by adding the interest to the credit side (as above). To debit an account for £400 and credit it for £2 17s. is the same in effect as debiting it for £397 3s. It is

Example of Account Current (B).

MESRS. R. SMITH & Co., BOMBAY, in account current with M. STAPLETON BROS., LONDON.

From 30 June to 30 Sept., 1914.

Interest at 5% per annum.

1914.		Days.	Int. No.	£	s.	d.	1914.		Days.	Int. No.	£	s.	d.
July 1	To Balance of last a/c	91	27,300	300	10	0	July 18	By Cotton per <i>Stella</i> ...	74	35,668	481	18	6
July 20	" Invoice per <i>Lona</i> ...	72	26,064	361	18	4	Aug. 3	" Jute per <i>Vulcan</i> ...	53	22,678	391	10	0
July 21	" draft No. 186, due Sept. 24th...	6	2,400	400	0	0	Sept. 2	" D/D on " National Bank of India ...	28	5600	200	0	0
Aug. 18	" draft No. 391, due Nov. 21st ...	52	20,800	400	0	0	Sept. 16	" Cotton per <i>Mayflower</i> ...	14	6314	450	18	0
Sept. 18	" Invoice per <i>Mona</i> ...	12	1,668	138	15	0	Sept. 30	Int. No. on Dr. side Int. @ 5 % ...		20,900	4	13	5
Sept. 30	" Balance of numbers		33,628				Sept. 30	Balance ...			72	3	5
			91,060	£601	3	4				91,060	1601	3	4
Oct. 1	" Balance ...			72	3	5							

E. & O.E.,
LONDON, 2 Oct., 1914,
M. STAPLETON BROS.

(The usual entries in red ink are shown in black type.)

usual to enter the number of days and the interest in red ink, and to carry the "red interest" totals to the opposite side of the account, distinguishing the entry by means of red ink, thus:—"Balance of red interest."

Another Method of reckoning Interest.—Many English firms and the bulk of Continental firms calculate the interest by what are termed "Interest numbers." The amount of money is multiplied by the number of days and the product is entered in the interest column. The shillings and pence of the principal, if over 10s., are generally reckoned as £1 in computing the "interest numbers." The "red interest" is dealt with in the same manner as in the preceding account. The balance of the Interest numbers is then multiplied by the rate per cent. and divided by one hundred times the number of days in the year—usually taken as 360 instead of 365—which gives the amount of interest.

$$E.g. \quad \frac{33628 \times 5}{36000} = \frac{33628}{7200} = £4 \ 13s. \ 5d.$$

The example on p. 84 shows how such an account is made up.

There are other ways of calculating the interest in an account current, but as the principle is the same in each case they have not been considered.

Correspondence in Connection with Consignments.

TRANSACTION I.

Consignment of Beef.

NEW ZEALAND

to

LONDON

on 28 quarters Ox Beef,

per s.s. *Arawa*.

Shipped by Messrs. Jackson Bros., Auckland.

To be realised by Messrs. T. Brown & Sons, Ltd., London, E.C.

Dated: 30 December, 19—.

1. Letter enclosing Invoice.

JACKSON BROS.,
BRANCHES._____, N.Z.,
_____, AUSTRALIA.

14, _____,

AUCKLAND, N.Z.

30 Dec., 19—.

Via Vancouver.

Duplicate via Suez.

MESSRS. T. BROWN & SONS, LTD.,
London, E.C.

DEAR SIRS,

We beg to hand you herewith invoices for "28 qrs. Ox Beef second quality," shipped from Gisborne per s.s. *Arawa*.

This parcel is going forward on consignment, and we trust that it will find a good market.

We are drawing on you for the amount of £65 against the above, and we commend our draft to your usual good care.

Yours faithfully,

JACKSON BROS.

2. Pro Forma Invoice.

Pro Forma Invoice of 28 qrs. Beef shipped per s.s. Arawa from Gisborne to London, consigned to T. BROWN & SONS, LTD., for sale and returns to Messrs. Jackson Brothers, Auckland, N.Z.

Consignment No. 2.

G.S.F.F.M. Co.,
AUCKLAND,
N.Z.

514/A	4 qrs. Fores wg. 700 lb.
514/A	4 " Hinds 675 "
514/B	11 " " 1650 "
514/B	7 " " 1063 "
514/C	2 " " 270 "

28 " Beef wg. 4358 lb. @	4d. per lb.	72	12	8
--------------------------	-------------	----	----	---

Shipped on Consignment Bill of Lading dated 30 December, 19—.

Insured with Lloyd's under open policy for £75.

Draft @ 90 d/s through the Bank of New Zealand £65 with Duplicate Inv's, Bs/h Insurance Cover Notes, Certificates, Specifications attached.

JACKSON BROS.,

AUCKLAND.

E. O. E., 30 December, 19—.

3. Specification.

SPECIFICATION of 28 qrs. Beef shipped by the Gisborne Sheepfarmers' Frozen Meat Company, Ltd., per s.s. *Arawa*, Captain Clayden, for London, o/a Messrs. Jackson Bros.

Marks.	No.	Description.	Net weight.	Average.
G.S.F.F.M. Co., N.Z.				
514/A	4	qrs. Fores Ox Beef ...	700 lb.	160/220
514/A	4	" Hinds " ...	675 "	"
514/B	11	" Fores " " ...	1650 "	140/159
514/B	7	" Hinds " " ...	1063 "	"
514/C	2	" Fores " ...	270 "	u/140
	28	" Ox Beef wg. ...	4358 "	—

(Signed) THE GISBORNE SHEEP FARMERS' FROZEN MEAT CO., LTD.
Gisborne, N.Z.,

30 December, 19—.

4. Account Sales.

28 Quarters Beef.

s.s. *Arawa*.

T. BROWN & SONS, LTD.

Consignment 2/997.

By sale:—

Gisborne	28 qrs. weighing 4358 lbs. @ c.i.f.—	
Kaiti Ox	London, 3 7/8 % ...	£70 7 3
514A etc.	Commission 2 % ...	1 8 2
		<u>£68 19 1</u>

E. & O. E.

London, 3 April, 19—.

5. Account Current.

MESSRS. JACKSON BROS., AUCKLAND, NEW ZEALAND, in account current with T. BROWN & SONS, LTD., LONDON, per 3 April, 19—.

28 Qrs. Beef, *Arawa*.

Consignment 2/997.

19—		Days	£	s.	d.	£	s.	d.	Feb. 21		Days	£	s.	d.	£	s.	d.
Feb. 23	To Draft	39	6	11	64	18	3		Feb. 21	By Beef per <i>Arawa</i>	38	7	2	68	19	1	
	" Balance			3	4	1	1			" Int. Balance							3
			7	2	68	19	4					7	2	68	19	4	

E. & O. E.

LONDON, 3 April, 19—.

T. BROWN & SONS.

6. Bill of Exchange.



No. 24386.

B/E for £65.

AUCKLAND,

NEW ZEALAND,

30 Dec., 19—.

At thirty days after sight pay this First of Exchange (Second and Third of same tenor and date unpaid) to the order of the Bank of New Zealand sixty-five pounds stg. value received.

To

T. BROWN & SONS,
LONDON.

JACKSON BROS.

Due date—28 March, 19—

NOTE—The above document is accepted:—

Accepted
28 Feb., 19—
N. Z. Banking Co.
T. BROWN & SONS.

TRANSACTION II.

(a) Consignment of Sugar.

BRIDGETOWN, BARBADOES,

17 Aug., 19—.

MESRS. J. CRONAN BROS.,
London.

GENTLEMEN,

We have been recommended to you by our friends, Messrs. Vanoe & Co., of Fortila Street, Barbadoes, as a firm of very good repute, and we have accordingly acted upon their advice by forwarding to you, as per specification attached, a consignment of 15 Hogsheads of Sugar, per s.s. *Regina*, sailing on the 20th inst.

We shall be glad if you will realise these for our account, and await our advice respecting the net amount realised. We trust you will be successful in obtaining a ready market.

Awaiting your returns, when, if satisfactory, we shall be pleased to favour you with further consignments.

We are, dear sirs,

Yours faithfully,

MALCOLM & THOMAS.

(b) Reply, enclosing Account Sales.

LONDON,
3 Oct., 19—.

MESSRS. MALCOLM & THOMAS,
Bridgetown, Barbadoes.

DEAR SIRS,

We thank you for your letter of the 17 August, and are extremely obliged to our friends, Messrs. Vanoe & Co., for the recommendation.

The consignment of sugar arrived safely, and we are pleased to say that it met with a very favourable market, as the enclosed account sales will testify.

We are glad that this, our first transaction with you, has terminated so successfully, and we hope that it may lead to further business. Any future shipments will always receive our best care and attention.

As requested, we hold the net proceeds of consignment No. 1, amounting to £174 18s. 4d., at your disposal.

Yours faithfully,
J. CRONAN BROS.

EXERCISES ON CONSIGNMENTS.

1. Explain what is meant by importing goods "on consignment" and "against orders."

2. What is meant by a "consignment" of goods?

3. What is a *pro forma* invoice, and what purpose does it serve?

4. What is an Account Sale?

5. What is an Account Current?

6. Explain the various ways of calculating interest in Accounts Current.

7. Make out an account current to 31st Dec., 1913, for the following transactions between Skill and Matthews, London, and Diabjee & Co., Bombay, debiting and crediting interest at 5 % per annum.

Shipments from London—£350, due July 19th; £317, due Aug. 7th; £516, due Oct. 19th; £193, due Dec. 18th.

Shipments from Bombay—Indigo, £400 due July 28th; Jute, £1300 due Sept. 14th; Jute, £370 due Nov. 9th.

Bills drawn in London—£500, due Aug. 19th; £1000, due Nov. 6th; £500, due Jan. 16th, 1914.

Remittances from Bombay—£350, due Oct. 29th; £500, due Dec. 5th; £500, due Feb. 3rd, 1914.

Write a letter as from Skill and Matthews, London, stating that the account current is enclosed, and asking for the balance to be carried forward to new account, if found correct.

8. (a) Write as from J. Tosse, Liverpool, to Messrs. T. Hollingsworth & Co., Calcutta, stating that a trial shipment of 40 Bales (2000 pos.) Grey Shirts have been sent. Ask T. Hollingsworth to sell them to the best advantage, and remit the proceeds by a 3 m/s draft on London.

(b) Reply from Calcutta stating that the goods have been sold at Rs. 6/5/0 per piece, and that A/C sales and draft on National Bank of

India are enclosed. The charges on the goods are—Import duty, Rs. 750; landing, storing, and delivering, Rs. 30; Fire Insurance, Rs. 30; Commission 5 %.

State the sterling amount of the draft.

Rate of exchange, one rupee equals 1s. 3½d.

9. Make out account sales for the following shipment:—New Zealand to London on 2500 lambs per s.s. *Kia Ora*, shipped by Messrs. The Christchurch Meat Co., to be realised by J. Green & Sons, London.

By Sale—

	£	s.	d.
1500 Lambs, weighing 51,248 lbs., at delivered price, 5½d. ...	1174	8	8
1000 Lambs, weighing 39,462 lbs., at delivered price, 5d. ...	822	2	6

Charges—

	£	s.	d.
To port rates	2	13	6
„ unpling charges	4	0	7
„ cartage	13	0	1
„ storage	46	16	4
„ interest accrued	17	15	2
To amount of rebated drafts ...	£2211	7	3

State the Debit Balance.

10. Make out an Account Sales for 100 bales of wool, received per s.s. *Southern Cross* from Sydney, and sold in London at 6½d. per lb. The weights are:—Gross 385 cwt. 1 qr. 10 lbs.; tare and draft, 15 cwt. 1 qr. 13 lbs. The charges payable in London are:—Freight at ½ lb. (on gross weight) and primage, 5 %; Fire Insurance on £1150 at ⅓ %; Dock dues, £16 15s.; Sale Expenses, 31s. 6d.; Brokerage, ⅓ %; Commission, 2½ %; Due date 20 May, 19—. Consignors: Trumper & Waddy, Sydney.

11. From the following particulars make out an Account Current to 30th June, allowing interest *pro* and *con* (the figures in parentheses represent the interest on each item):—

Debit items: Invoices of goods shipped, Jan. 21st, £230 6s. 6d. (£5 0s. 9d.); Feb. 24th, £325 8s. 6d. (£5 12s.); March 6th, £180 9s. 6d. (£2 12s. 3d.); May 22nd, £265 3s. (£1 8s. 4d.).

Credit items: Remittances, Feb. 16th, £250 (£4 0s. 10d.); April 26th, £500 (£4 9s.); June 28th, £150 (10d.).

12. What is an “a/c Sales”? In what particulars (if any) does it differ from a “Consignment a/c”?

On Oct. 15th Delmaine Bros., London, shipped to Donnison & Sons, Port Elizabeth, 60 cases of mixed Sheffield goods. These goods were invoiced *pro forma* at £32 10s. per case.

The London payments in connection with this consignment were:—Insurance, £10 12s.; freight, £54 12s.; sundry charges, £3 15s.

The payments made by Donnison & Sons, in South Africa, were:—Storage, £16 12s.; landing charges, £6 10s.; insurance, £2 11s.

On Dec. 15th, Donnison & Sons sold 30 cases of goods at £45 per case; on Dec. 17th, 25 cases at £50 per case; and, on Dec. 19th, the balance of the consignment at £51 per case. All the above sales were effected for prompt cash. A commission is payable to Donnison & Sons of 2 % on all sales

GOODS ON CONSIGNMENT

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plus $1\frac{1}{2}\%$ *del credere* commission. On Nov. 1st Delmaine Bros. drew a bill on Donnison & Sons for £1000. This draft was duly accepted.

Prepare an "a/c sales" showing the result of the above consignment.

13. Complete the following Account Sales of 44 Pks. Rubber.

SEASON 1914.

ACCOUNT SALES of 44 Pks. RUBBER ex s.s. *Laertes*, at Singapore, sold by the undersigned by order of THE SUMATRA PARA RUBBER PLANTATIONS, LTD., for account and risk of the concerned.

At Public Sale, 19 Oct., 19—.

Prompt, 6 Nov., 19—.

BILA		s. d.	£	s.	d.	£	s.	d.
9 Cases light sheets	1241½	3/6						
5 " dark "	735½	3/4						
7 " light crepe	644½	3/-						
6 " "	542	3/2						
14 " dark crepe	1320	2/6						
3 " "	286	2/9						
44 Cases.	4769½ lb.	Dr	ft ½	per	cent			
Invoice weight, 4773 lb.		Discou	nt 2½	per	cent			
Loss 3½ lb., .08 per cent.								
CHARGES.								
Freight prepaid at	per							
Warehouse charges ...	£7 16 7							
Discount ...	15 8							
			7	0	11			
Marine insurance on £2330 at 15s. per cent., less 5 per cent. and 10 per cent. ...			15	1	1			
Fire insurance—2 months ...			2	5	0			
Interest on charges, 26 days ...					6			
Sale expenses ...				19	6			
Postages and petties ...				3	0			
Brokerage, ½ per cent. ...			10	3	9			
Commission, 1½ per cent. ...			30	14	8			
Less—Interest to prompt on £ days at 5 per cent. ...								

Net average per 4773 lb.

LONDON, 6 November, 19—.

E. & O. E.

J. B. KENYON & Co., LTD.

CHAPTER VI.

MARINE INSURANCE.

Lloyd's and its Customs.

MARINE Insurance is one of the oldest of the various kinds of insurance.

It owes its introduction into England to the Lombards, who had undertaken such business in Italy since the thirteenth century, but it was not until 1601 that it was extensively practised in this country.

Prior to the year 1824, all firms and companies, except Lloyd's, the Royal Exchange Assurance, the London Assurance Corporation, and a few provincial underwriters, were forbidden to undertake Marine Insurances; but since that date, the monopoly of such insurance has been removed; and, now the business is undertaken, not only by Lloyd's, but by many insurance companies.

A contract of marine insurance is a contract of indemnity. The Marine Insurance Act, 1906, defines such a contract as "a contract whereby the insurer undertakes to indemnify the assured, in manner, and to the extent thereby agreed, against marine losses, that is to say, the losses incident to a marine adventure."

Every contract of marine insurance must be contained in a written **policy** and must bear an impressed Revenue stamp.

The parties to the contract are the **insurer** or **underwriter**, and the **assured** and/or his **agent**, *i.e.* the broker employed by the assured. The agreed consideration is called the **premium**; the events insured against, **risks** or **perils**; and the subject, right, or interest to be protected, the **insurable interest**.

The main feature of insurance, like fire insurance, is that the assured may not make a profit out of a disaster, but may be recompensed only for the actual loss sustained; consequently, it is illegal to effect an insurance where the assured

has no financial interest, or "insurable interest" as it is termed. An "insurable interest" is therefore a pecuniary one, and it may be defined as being placed in such circumstances with respect to the thing insured as to secure a benefit from its existence, or to be prejudiced by its loss, damage, or detention.

History of Lloyd's.

This institution of world-wide reputation is the hub of the insurance world. From very humble beginnings it has risen to its present-day importance, and its enterprise has contributed more than anything else to our fame as a maritime power.

Many coffee shops were opened in the latter half of the seventeenth century, and one in particular, situated in Tower Street, and conducted by Edward Lloyd, was the favourite meeting-place of merchants, seafaring men and others interested in shipping. Lloyd seems to have had a keen business instinct, for he collected all the information he could respecting shipping and commercial affairs; and those of his patrons who were merchants and underwriters seeking such intelligence, consequently conducted their Marine Insurance business at his establishment.

His business developed, and in the year 1692 he removed to Lombard Street. He received his commercial intelligence in the form of letters, which information he disseminated by reading it out to his assembled patrons, or by passing the letters round the company from hand to hand. He further enhanced his reputation as a business man by publishing such news in printed form under the name of *Lloyd's News*, which sheet was the origin of *Lloyd's List* of to-day.

The Royal Exchange Assurance and the London Assurance Corporation were established in 1720 by charter. At this time the monopoly of the Marine Insurance business of this country was in the hands of these two Companies, the subscribers at Lloyd's, and a few private underwriters; but as the two Companies devoted most of their energies to the development of Life and Fire Insurance, the field of Marine Insurance business was practically enclosed ground except to the private underwriters and Lloyd's.

In 1824 this monopoly of the Marine Insurance business came to an end.

Lloyd's Coffee House being a public resort, no restrictions could be put upon the membership, and, as some fraudulent practices existed, the respectable patrons opened, in 1770, a new establishment in Pope's Head Alley, under the name of New Lloyd's.

In 1774 they moved to the Royal Exchange, the present home of Lloyd's. Its Act of Incorporation was obtained in 1871, and Lloyd's was thus established on a statutory basis as an Institution "for the carrying on of the business of Marine Insurance by Members of the Society in respect of shipping and cargoes and freight; and the collection, publication, and diffusion of intelligence with respect to shipping."

Various kinds of insurance business, other than marine, had been transacted by the underwriters of Lloyd's since its foundation. During recent times, as fire, accident, and other non-marine insurances had been effected largely at Lloyd's, it was considered desirable that the Act of Incorporation of 1871 should be amended so as to include these insurances. A new Act of Incorporation has just been passed, which defines the object of Lloyd's as "the carrying on by Members of the Society of the business of insurance of every description, including guarantee business; the advancement and protection of the interests of Members of the Society in connection with the business carried on by them as Members of the Society; and in respect of shipping and cargoes and freight and other insurable property or insurable interests, or otherwise; the collection, publication, and diffusion of intelligence and information; the doing of all things incidental or conducive to the fulfilment of the objects of the Society."

The Subscribers of Lloyd's.

There are four classes of subscribers at Lloyd's: underwriting members, non-underwriting members, annual subscribers and associates. Candidates for admission are required by the executive at Lloyd's to be recommended by six members of the class they are anxious to join, and to provide such security in the shape of deposits and guarantees as the committee may consider desirable. The minimum deposit required from a candidate for underwriting membership is £5,000. A

system is also adopted under which separate security, applicable only to claims on Fire Policies or other policies not covering marine and transport risks, is required from members underwriting such risks.

The entrance fee of an underwriting member is £400, or in the case of those who have been members' deputies for at least four years, £200, and that of a non-underwriting member, £100. Annual subscribers and Associates pay no entrance fee.

The annual subscription of the four classes are respectively twenty, seven, seven and five guineas.

Only the underwriting members are authorised to underwrite insurance risks in their own names. The non-underwriting members and the annual subscribers are generally insurance brokers.

The Committee may at their discretion grant admission to the Room to gentlemen unconnected with marine insurance business as Associates, who shall enjoy such privileges as the Committee from time to time determine.

The election of an Associate shall be conducted in respect to recommendation, notice of election and ballot in the same manner as that of a Member, with the exception that the recommendation may be signed by Annual Subscribers or Associates.

Minors are ineligible as Associates.

The Practice of Insuring at Lloyd's.

If a person wishes to effect an insurance against marine risks he may do it either through one of the many marine insurance companies or through Lloyd's underwriters. In the case of the former, the assured may secure the services of a broker; but in the case of Lloyd's, all insurance business must be transacted through a broker.

When a broker receives an order from his client to effect a particular insurance he writes down on a piece of paper called a "slip" the chief details of the contract.

He takes this slip to an underwriter who undertakes this particular class of business, and if a rate or premium is agreed upon, the underwriter affixes his recognised signature to the slip and puts the amount against such. This procedure is repeated by the broker with other underwriters until the

"lines" or commitments subscribed equal the total sum for which the insurance is to be effected. The insurance is then considered to be completed. In due course, the contract is then made out in detail on a stamped policy form and placed before the interested underwriters for their signatures.

Liability of Underwriters.—An underwriter is liable only for the amount he has underwritten, and in the event of the failure of an underwriter whose name appears on the same policy, his liability is not increased thereby. The assured may be uninsured for the commitment of a defaulting underwriter, but he would probably not lose anything, as the Committee would meet his liabilities with the securities which the defaulting underwriter had deposited as a guarantee.

Generally a number of underwriters combine in the form of a syndicate, and one is appointed to represent the combine, and known as their agent. The names of the members of the syndicate are stamped on the policy by means of a rubber stamp, and the amount is signed against the stamp by the agent or by a clerk so authorised.

The practice of underwriting is one where careful calculation is necessary. The premium which underwriters charge for every class of ship, for every voyage at any season of the year, and for every class of cargo can be accurately determined.

Lloyd's possesses a wonderful organisation. It has agents looking after its interests in every part of the maritime world, and also in a great many cases where fire insurance is effected, in inland towns. The known movements of every vessel are reported several times daily, and entered into books kept for the purpose for the convenience of Lloyd's members. Other books contain the details of the shipping careers of all the captains. If a ship is delayed on her voyage, and especially if she has not been "spoken," there would immediately follow a rise in her premiums. If an underwriter considers that the risks he has undertaken are too hazardous he could re-insure part with another.

When a vessel is officially posted as "overdue" with a request for any information, and after a prescribed period no information is obtained, she is posted as "Missing."

This is the official notification that her loss must be presumed, and that all claims must be settled. It invariably happens that

as soon as a boat is officially posted as "overdue" all channels of re-insurance are closed.

The Policy of Marine Insurance.

According to the Marine Insurance Act a Marine policy must specify :—

1. The name of the assured, or of some person who effects the insurance on his behalf.
2. The subject-matter insured, and the risk insured against.
3. The voyage, or period of time, or both, as the case may be, covered by the insurance.
4. The sum or sums insured.
5. The name or names of the insurers.

In addition to the above, it is usual to specify the rate of premium paid or to be paid, and the conditions on which the risk is undertaken.

Kinds of Policies.

A **Voyage** policy is one where the contract is to insure the subject-matter, at and from, or from one place to another, or others.

A **Time** policy is one where the contract is to insure the subject-matter for a definite period of time. A contract for both voyage and time may be included in the same policy. A time policy may not be more than twelve months. A clause is usually provided for continuing the period of the policy until the vessel, which may be on the high seas, is reported.

An **Open or Floating** policy describes the insurance in general terms, and leaves the name of the ship or ships and other particulars to be defined by subsequent declaration. This class of policy is usually effected by shippers who are frequently shipping goods to a given port or ports. The assured is unable to calculate the amount he may have on any vessel, or ascertain the name and other particulars until the said vessel has been at sea some days. Should the vessel be wrecked before the assured has been able to declare his values at risk, he is, by such a policy, fully protected. This practice also prevents the shipper from feeling such anxiety regarding his risk, as would be the natural result if he effected separate policies for every shipment.

Example of "slip"

A. B. & Co.

MARINE.

'Gloucester City', S.

*& for Strainers & Conveyances
Manchester, via Liverpool,
to
Rangoon.*

*710, Pressed Bales of Cloth,
valued at £7500.*

*J. P. A. Institute's clauses
5/3 %.*

£2000. H. Davis.

£2500. B. R. Richards.

£1000. A. L. Brecken.

£750. A. Jones.

£750. J. R. M. Long.

£500. L. Black.

£7500

DATE: Nov. 12th 1914.

Actual size and colour

Example of Lloyd's Marine Insurance Policy.

No. 13948.

Settled Leon claim for
Particular Average vessel
having grounded in
Mersey 22nd Nov. 1914
as per papers.

20 Bales damaged,
£7500 pays £75,
or 1% over Policy.
Credit A. B & Co.

London.

Dec. 29th 1914

H. Drew.

R. K. Richards.

A. L. Maekin.

A. Jones.

J. R. M. Crafft

L. Slack.

LLOYD'S,



LONDON.

22nd Nov. 1914.

London,

Gloucester City (S.)

Manchester - Rangoon

£7500. @ 5/3 7/2
= £19 13. 9

Policy and Duty

6/4

£20. 0. 1

(Please examine this Policy and see that it is in
strict accordance with your instructions.)

A. B. & Co.

164, Cornhill, E.C.

And Lloyd's.

(In the event of accident whereby loss or damage may result
in a claim under this Policy, the settlement will be much
facilitated if immediate notice be given to the nearest
Lloyd's Agent.)

Actual size: 10" x 16"

Colour: white.

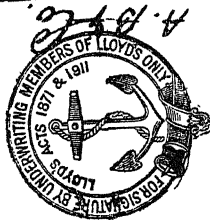
6. Marine Insurance Policy.

We it know that Messrs A.B. & C

for agent

as well in his own Name, as for and in the Name and Names of all and every other Person or Persons to whom the same hath, may, or shall appertain, in part or in all, doth make Assurance, and cause himself and them and every of them to be insured, lost or not lost, at and from

Manchester, via Liverpool, to Rangoon.



Any person not an Underwriting Member of Lloyd's subscribing this Policy, or any person not an Underwriting Member of Lloyd's, shall be proceeded against under Lloyd's Acts.

S.G.

£ 7500.

Printed at Lloyd's, Royal Exchange.

(N)



upon any kind of Goods and Merchandises, and also upon the Body, Tackle, Apparel, Ordnance, Munition, Artillery, Boat and other Furniture, of and in the good Ship or Vessel called the *Blondelet* Rig: for Steamer & Conveyances, whereof is Master, under God, for this present Voyage, or whosoever else shall go for Master in the said Ship, or by whatsoever other Name or Names the same Ship, or the Master thereof, is or shall be named or called, beginning the Adventure upon the said Goods and Merchandises from the loading thereof aboard the said Ship as above

upon the said Ship, &c.,

and shall so continue and endure, during her Abode there, upon the said Ship, &c.; and further, until the said Ship, with all her Ordnance, Tackle, Apparel, &c., and Goods and Merchandises whatsoever, shall be arrived at as above

upon the said Ship, &c., until she hath moored at Anchor Twenty-four Hours in good Safety, and upon the Goods and Merchandises until the same be there discharged and safely landed; and it shall be lawful for the said Ship, &c., in this Voyage to proceed and sail to and touch and stay at any Ports or Places whatsoever, and wheresoever for any and all purposes

without Prejudice to this Insurance. The said Ship, &c., Goods and Merchandises &c., for so much as concerns the Assured, by Agreement between the Assured and Assurers in this Policy, are and shall be valued at

£ 7500 on 710 Bales of Printed Cloth, so valued, marked, M 1/710.

Warranted Free from Particular Average, as per Clause attached.

Rangoon.

Touching the Adventures and Perils which we the Assurers are contented to bear and do take upon us in this Voyage, they are, of the Seas, Men-of-War, Fire, Enemies, Pirates, Rovers, Thieves, Jettisons, Letters of Mart and Countermart, Surprizals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes and People, of what Nation, Condition, or Quality soever, Barratry of the Master and Mariners, and of all other Perils, Losses and Misfortunes that have or shall come to the Hurt, Detriment or Damage of the said Goods and Merchandises and Ship, &c., or any part thereof; and in case of any Loss or Misfortune, it shall be lawful to the Assured, their Factors, Servants and Assigns, to sue, labour, and travel for, in and about the Defence, Safeguard and Recovery of the said Goods and Merchandises and Ship, &c., or any Part thereof, without Prejudice to this Insurance; to the Charges whereof we, the Assurers, will contribute, each one according to the Rate and Quantity of his sum herein assured. And it is especially declared and agreed that no acts of the Insurer or Insured in recovering, saving, or preserving the property insured, shall be considered as a waiver or acceptance of abandonment. And it is agreed by us, the Insurers, that this Writing or Policy of Assurance shall be of as much Force and Effect as the surest Writing or Policy of Assurance heretofore made in Lombard Street, or in the Royal Exchange, or elsewhere in London.

Warranted nevertheless free of capture, seizure and detention, and the consequences thereof, or of any attempt thereof, piracy excepted, and also from all consequences of hostilities or warlike operations, whether before or after declaration of war.

And so we the Assurers are contented and do hereby promise and bind ourselves, each one for his own Part, our Heirs, Executors, and Goods, to the Assured, their Executors, Administrators, and Assigns, for the true Performance of the Premises, confessing ourselves paid the Consideration due unto us for this Assurance by the Assured at and after the Rate of

Two shillings and sixpence per Cent.

London, Nov. 22. 1914.

IN WITNESS whereof, we the Assurers have subscribed our Names and Sums assured in

N.B.—Corn, Fish, Salt, Fruit, Flour, and Seed are warranted free from Average, unless general, or the Ship be stranded; Sugar, Tobacco, Hemp, Flax, Hides, and Skins are warranted free from Average under Five Pounds per Cent.; and all other Goods, also the Ship and Freight, are warranted free from Average under Three Pounds per Cent., unless general, or the Ship be stranded.

(In the event of accident whereby loss or damage may result in a claim under this Policy, the settlement will be much facilitated if immediate notice be given to the nearest Lloyd's Agent.)

£2000	{	J. A. Baker	H. Draw. Agent Each one-fifth of	} Two thousand Pounds <u>H. Draw.</u>
		H. Drew.		
		T. Jones.		
		A. Smith		
		J. Captain		

£500	{	J. T. Medhurst $\frac{1}{5}$	} Two thousand five hundred Pounds <u>A. K. Richards.</u>
		H. Dyer $\frac{1}{5}$	
		J. Viney $\frac{1}{5}$	
		J. Payne $\frac{1}{5}$	
		B. K. Richards $\frac{1}{5}$	

£1000	{	J. Ashdown $\frac{1}{5}$	} Per A. L. Bracken. One thousand Pds. <u>A. L. Bracken.</u>
		J. Ridgley $\frac{1}{5}$	
		J. B. Lees $\frac{1}{5}$	
		J. Saunders $\frac{1}{5}$	
		A. L. Bracken $\frac{1}{5}$	

£800	{	J. Pearson $\frac{1}{3}$	} Per Jones, Agent. Seven hundred and fifty pds. <u>A. Jones.</u>
		T. Legassick $\frac{1}{3}$	
		A. Jones $\frac{1}{3}$	

£750	{	F. Morris	one-third	} Per J. R. McCraggs. Seven hundred and fifty Pounds. <u>J. R. McCraggs.</u>
		T. R. McCraggs	one-third	
		F. Leon	one-third	

£500	{	L. V. Slack $\frac{1}{2}$	} Per L. V. Slack. Five hundred Pounds <u>L. V. Slack.</u>
		D. Thomas $\frac{1}{2}$	

- G/A clause.** 3. General Average and Salvage Charges payable according to Foreign Statement or per York-Antwerp Rules if in accordance with the contract of affreightment.
- Deviation clause.** 4. Held covered, at a premium to be arranged, in case of deviation or change of voyage or of any omission or error in the description of the interest, vessel or voyage.
- Warehouse to warehouse clause.** 5. Including (subject to the terms of the Policy) all risks covered by this Policy from shippers' or manufacturers' warehouse until on board the vessel, during transhipment if any, and from the vessel whilst on quays wharves or in sheds during the ordinary course of transit until safely deposited in consignees' or other warehouse at destination named in Policy.
- Craft, &c., clause.** 6. Including risk of craft, raft, and/or lighter to and from the vessel. Each craft, raft, and/or lighter to be deemed a separate insurance. The Assured are not to be prejudiced by any agreement exempting lightermen from liability.
- Bill of Lading, &c., clause.** 7. Including all liberties as per contract of affreightment. The Assured are not to be prejudiced by the presence of the negligence clause and/or latent defect clause in the Bills of Lading and/or Charter Party. The seaworthiness of the vessel as between the Assured and the Assurers is hereby admitted.
- F. P. A. clause.** 8. Warranted free from Particular Average unless the vessel or craft be stranded sunk or burnt, but the Assurers are to pay the insured value of any package or packages which may be totally lost in loading transhipment or discharge, also any loss of or damage to the interest insured which may reasonably be attributed to fire collision or contact of the vessel and/or craft and/or conveyance with any external substance (ice included) other than water, or to discharge of cargo at a port of distress, also to pay landing warehousing forwarding and special charges if incurred.

Messrs. A. B. & Co.—The name of the assured.

As well as in his own name, etc.—The object of this phrase is to cover fully the assignee should the policy be assigned to another party.

Lost or not Lost.—Where the subject-matter is insured "lost or not lost," and the loss has occurred before the contract is concluded, the risk attaches unless at such time the assured was aware of the loss, and the insurer was not.

From.—Where the subject-matter is insured "from" a particular place, the risk does not attach until the ship starts on the voyage insured. Section 5 of the above clauses overrides this, and permits of an itinerary from the warehouse of the shipper or manufacturer until safely deposited in the consignee's warehouse.

At and from Manchester to Rangoon.—Where a ship is insured “at and from” a particular place, and she is in that place in good safety when the contract is concluded, the risk attaches immediately should the goods be on board.

Marks and Numbers.—These are used for purposes of identification, each shipper having his own marks, *e.g.*—



Touching the Adventures and Perils which we the Assurers are contented to bear and do take upon us in this Voyage, they are, of the Seas. Men-of-War, Fire, Enemies, Pirates, Rovers, Thieves, Jettisons, Letters of Mart and Countermart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes, and People, of what Nation, Condition, or Quality soever.

This clause shows the risks of war undertaken. This risk necessarily entails an increased premium, and it is usual in times of peace to exclude the risk by inserting the following clause found at the foot of the paragraph :—

Warranted nevertheless free of capture, seizure and detention, and the consequences thereof, or of any attempt thereat, piracy excepted, and also from all consequences of hostilities or warlike operations, whether before or after declaration of war.

This clause is usually abbreviated to F.C.S. or F.C. & S. (Free of capture and seizure). In case of war the clause would be deleted and an extra premium paid.

R. & C. C. clause (Riots and Civil Commotions Clause), see Clause 2, above.

Perils of the Sea.—This term refers only to the fortuitous accidents or casualties of the sea. It does not include the ordinary action of the wind and waves.

Pirates.—This term includes passengers who mutiny and rioters who attack the ship from the shore.

Thieves.—This does not cover clandestine theft or a theft committed by any one of the ship's company, whether crew or passengers.

Jettison.—Goods, ship's stores, and tackle thrown overboard, or goods on board put into boats, or into an insecure place to relieve a ship in danger.

Letters of Mart and Countermart.—Letters given by the Sovereign of his country to the owner of a private ship, who has been wronged, authorising him to recoup himself by retaliating upon any other vessel belonging to the same nation. Such letters now are very uncommon.

Barratry of the Master and Mariners, and of all other Perils, Losses, and Misfortunes that have or shall come to the Hurt, Detriment, or Damage of the said Goods and Merchandise and Ship, etc., or any part thereof.

Barratry.—This includes every wrongful act wilfully committed by the master or crew to the prejudice of the owner, or, as the case may be, the charterer.

All other Perils.—These include only perils similar in kind to the perils specifically mentioned in the policy. Theft, breakage, and leakage are not insured risks, unless specially stated, except if arising from "perils of the sea."

And in case of any Loss or Misfortune it shall be lawful to the Assured, their Factors, Servants and Assigns, to sue, labour, and travel for, in and about the Defence, Safeguard, and Recovery of the said Goods and Merchandises and Ship, etc., or any Part thereof, without Prejudice to this Insurance; to the Charges whereof we, the Assurers, will contribute, each one according to the Rate and Quality of his sum herein assured.

This is termed the "Sue and Labour" clause. Its object is to minimise a loss. It makes it lawful for the assured, their agents, factors, and assigns, to sue, labour, and travel for the safety or recovery of their goods, and agrees that expenses properly incurred shall be refunded to the assured by the underwriters.

And it is especially declared and agreed that no acts of the Insurer or Insured in recovering, saving, or preserving the property insured shall be considered as a waiver or acceptance of abandonment. And it is agreed by us, the Insurers, that this Writing or Policy of Assurance shall be of as much Force and Effect as the surest Writing or Policy of Assurance heretofore made

in Lombard Street, or in the Royal Exchange, or elsewhere in London.

This is termed the "Waiver Clause." It involves both the underwriter and the assured, in the case of any accident to the vessel, to do such acts as they may deem necessary, either to prevent or to minimise a loss, without compromising their rights as defined by the general wording of the policy.

And so we the Assurers are contented, and do hereby promise and bind ourselves, each one for his own Part, our Heirs, Executors, and Goods, to the Assured, their Executors, Administrators, and Assigns, for the true Performance of the Premises.

This is termed the "binding clause."

Confessing ourselves paid the Consideration due unto us for this Assurance by the Assured at and after the Rate of Five Shillings and Threepence per cent.

This is termed the "receipt clause." The consideration or premium is stated at a certain rate per cent. Unless otherwise agreed, the duty of the assured or his agent to pay the premium and the duty of the insurer to issue the policy to the assured or his agent, are concurrent conditions, and the insurer is not bound to issue the policy until payment or tender of the premium. The eighth day of the month following the completion of the contract is the customary pay day at Lloyd's, and it is also usual to issue the policy to the broker before payment.

In Witness whereof, we the Assurers have subscribed our Names and Sums assured in London, 22nd November.

This is termed the "confirmation clause."

N.B.—Corn, Fish, Fruit, Flower, and Seed are warranted free from Average, unless general, or the Ship be stranded: Sugar, Tobacco, Hemp, Flax, Hides, and Skins are warranted free from Average under Five Pounds per cent.; and all other Goods, also the Ship and Freight are warranted free from Average under Three Pounds per cent., unless general, or the Ship be stranded.

This is the "Warranty or Memorandum clause."

This clause enumerates certain classes of what might be termed perishable goods, which are liable to damage or deterioration from the nature of the goods themselves when exposed.

to any sea voyage and wholly unconnected with the usual risks applicable to marine insurance. Corn, fish, salt, fruit, flour, and seed are examples of such goods, and the underwriters do not care to undertake any risks in connection with the same; but if such goods are sacrificed for the general safety of the ship, and for the benefit of all concerned in the shipment, they are prepared to bear a total loss (see General Average), or if the ship be stranded, sunk, or burnt, they will not hold themselves responsible for any partial damages arising only from the deterioration of the goods themselves. Sugar, tobacco, hemp, flax, hides, and skins are not so liable to deterioration as the foregoing goods, and the underwriters will entertain any claims if amounting to five pounds per cent. of the total value of such goods.

All other goods, also the ship and freight, are warranted free from any partial damage under three pounds per cent., unless general, or the ship be stranded.

Such an arrangement prevents petty claims being made to the underwriters when such losses have arisen mainly from the nature of the goods themselves and not from any causes connected with the voyage.

When the clause was first inserted, the ships were smaller of tonnage, and the amount of the cargo shipped by an individual was not so extensive as to-day; consequently a 3 or 5 per cent. margin was not so important.

Then again, owing to the greatly increased shipments, each particular trade draws up clauses of its own. In some cases the amount of the average is increased, and in others reduced; but in all cases the actual breaking of the F.P.A. (Free from Particular Average) warranty constitutes a claim; *e.g.* coal, meat, timber, coffee, cocoa, tea, etc., have their own averages.

A merchant ships £8,000 worth of cargo, and damage to the extent of £200 is done. Under the 3 or 5 per cent. franchise clause he would be unable to make any claim on the underwriters, as the amount of the damage is not 3 or 5 per cent. of the value of the whole shipment, *viz.* £240 or £400.

In order to ensure that such a claim may be met it is usual to sub-divide the cargo into several "series" as a sub-division is termed. One package of some valuable commodity might be a series, 10 chests of tea or 20 half-chests of tea others, etc.

The merchant would have a clause inserted in his policy referring to this sub-division.

The above shipment could be divided into 100 series of 10 packages each, valued at £80 each series. If the terms of the insurance read as follows: "To pay average if amounting to 3 per cent. over the whole shipment," it would be necessary to prove a total damage of £240 or over. Merchants usually protect themselves against this contingency by agreeing with their underwriters to a fixed average, *e.g.* "To pay average if amounting to 3 per cent. over each series of 10 packages." The series are generally to be considered in "running landing numbers," and as 10 packages successfully landed form a series, in this case any damaged packages are included in the series in which they were landed. It usually happens that the damage on one or more series of numbers reaches the 3 per cent. limit, whereas if it were spread over the entire cargo it would not amount to this proportion.

An Indian merchant ships to London 1000 chests of tea. They are numbered 1 to 1000 as they are made up, and shipped and invoiced under those numbers. When the steamer arrives at its port of destination Lloyd's Surveyor, having received instructions, comes down to the boat to hold his survey. Now the terms of the policy may be, "To pay average if amounting to 3 per cent. on every series of ten chests or twenty half-chests running landing numbers."

To avoid all delay the chests are unloaded irrespective of their sequence of numbers and grouped in batches of 10 or 20 and surveyed. Thus the average of loss, if any, is arrived at.

Franchise.—The underwriters will not admit a claim unless it amounts to a previously agreed sum, *e.g.* a policy of £400 with a 5 per cent. franchise and a claim endorsed for £15 will receive payment in full, whereas if it were arranged to pay the excess of £5 per cent. the assured would bear any loss up to £20 and the underwriter the excess of such amount.

Warranties, etc.—A warranty is a condition which must be exactly complied with, whether it be material to the risk or not.

A warranty may be express or implied. Express warranties usually relate to the time of sailing, or to the neutral character of the ship during a time of war.

In certain cases the law implies certain conditions or

warranties, and these have the same force as if they were formally set out in the policy itself. The principal implied warranties are :—

(a) **That the ship is seaworthy.**—In the case of a voyage policy the implication is that the ship is “in a fit state as to repairs, equipments, crew, and all other respects, to encounter the ordinary perils of the risk.” If a ship is lost and there is proof that she was unseaworthy the underwriters are not liable on the policy for any loss attributable to such unseaworthiness.

(b) **Not to deviate.**—Where a ship, without lawful excuse, deviates from the voyage contemplated by the policy, the insurer is discharged from liability as from the time of deviation, and it is immaterial that the ship may have regained her route before any loss occurs.

Deviation or delay is excused under certain conditions, but when the cause excusing the deviation or delay ceases to operate the ship must resume her course, and prosecute her voyage, with reasonable despatch.

(c) **Legality of voyage.**—The adventure insured must be a lawful one, and must be carried out in a lawful manner, according to the law of the country in which the insurance is effected.

How a Captain may obtain Funds for Repairs in a Case of Necessity.

Should a captain be without funds for repairs he should consult Lloyd's Agent as to the best mode of obtaining them. Lloyd's Agents are furnished with special instructions as to disbursements for repairs of vessels, for assistance rendered to vessels in distress, or for salvage and charges in case of capture and recapture, and generally supply funds at a cheaper rate than these can be obtained by the master from other sources.

A master can also obtain funds :—

First. By draft upon the owners.

Second. By a bottomry bond on ship and freight, in which case Lloyd's Bottomry Bond should be used (*v. p.* 130.)

Third. If absolutely necessary by a bottomry and respondentia bond on ship, freight, and cargo. In this case Lloyd's Respondentia Bond should be used (*v. p.* 132).

Fourth. By the sale of a *portion* of the cargo. In selecting what portion to sell, he should choose first any damaged goods condemned by the surveyors as unfit to go forward and recommended by them to be sold; next, those that bring the highest price at the port of distress, compared with their value at the port of destination.

Fifth. If the ship be condemned, and the cargo forwarded by another vessel, the master can give a respondentia bond on the cargo alone, but only for that portion of the whole expense for which the cargo alone is liable. In this case the sale of the vessel will supply funds for her proportion of the expenses.

Protests.

A protest is a declaration by the master, officers, and crew, or some of them, giving particulars of the voyage, of any bad weather or accident encountered, and of the course which, under any circumstances of emergency, the master has thought proper to pursue. It is made before a Notary Public or Consul whenever possible; or, if neither be within reach, then before a magistrate or other local authority. In all cases of putting into an intermediate port, or in which either ship or cargo has received damage from any cause, the circumstances should be the subject of a protest made as soon as possible after arrival in port, while the facts are fresh in the declarants' minds; it should contain a full narrative and be carefully prepared, being, as it is, of great importance in connection with any claims which may arise under insurances, and in the adjustment of any averages.

Protests may also be made by the master against the charterers of the ship, or against the consignees of goods, for not loading or unloading in accordance with contract or in stipulated time, and by the merchant against the master for misconduct, delay in sailing, not signing bills of lading in customary form, and other irregularities.

Credit is usually given by the merchants and underwriters to the contents of a protest when free from all circumstances of suspicion, and in most foreign countries the noting or extending of a protest within a certain limit of time after arrival in port is essential to the validity of any claim which may have to be made against any other vessel or other persons there.

No particular form is requisite in drawing up protests, but the following may be of assistance to masters and others :—

Note of Protest.

On this day of , in the year of our Lord One thousand nine hundred and , personally appeared and presented himself before me at Master of the steamship or vessel of official number and tons register, which sailed from on or about the day of with a cargo of bound for and arrived at on the day of , 19 , and he declared that on the day of when* ; that the has sustained damage and that he has put into this port for . Wherefore the said Master hereby gives notice of his intention of protesting against all losses, damages, etc., and causes this note or minute of all and singular the premises to be entered in this register, reserving the right to extend the same at time and place convenient.

Signed before me

at

this

day of

One thousand nine hundred and

}

Total Losses.

Total losses arising out of the various perils insured against may be divided into two classes : Actual and Constructive.

Actual Total Losses occur when the subject-matter insured—ship, freight or cargo—ceases to exist, and cannot be restored to its original state.

When a ship is posted as “Missing” upon the “Missing” List at Lloyd’s, it is presumptive evidence of her total loss, and upon such evidence the underwriters will pay a total loss. When such was paid the assured assigned to them all rights and interest in the subject-matter of the insurance, so that in the event of such a ship arriving in port she becomes the property of the underwriters.

* Here insert short description of accident, etc.

Constructive Total Losses occur when the subject-matter insured does not cease to exist, but is in such a position or under such circumstances that the cost of repair and reinstatement would exceed the value of such when reinstated or reclaimed.

The assured, in order to claim for a total loss, in respect of a constructive total loss, must *abandon* what remains, *i.e.* he must cede all his rights in it to the underwriters, and must give notice to them of the abandonment. Such notice is necessary in order that the underwriters may protect themselves, and take any steps they may think proper to repair the vessel, or to dispose of the wreck. The notice must be given "within a reasonable time after the insured receives intelligence of the accident, that the underwriter may be entitled to the benefit of what may still be of value." No notice of abandonment is necessary when the subject-matter of the insurance totally perishes.

The following illustration, although very elementary, will explain the nature of a constructive total loss. A shilling is dropped into the sea; its locality is known or it may be seen, but the expenses incurred in obtaining it may amount to two shillings. It would obviously be unwise to expend in reclaiming it, a sum greater than its value when reclaimed, and when goods are so placed that the cost of recovery is greater than their worth, it is only sensible to admit that the loss is a constructive total loss.

Salvage, as the term is used in shipping matters, is "the compensation allowed to persons called salvors acting as volunteers, not under a contract or duty binding them to perform the service, by whose exertions a ship, boat, or the cargo of a ship, or the lives of persons belonging to her, are saved from danger or loss in cases of wreck, derelicts, capture, or the like."

Salvage Loss is the difference between the net amount realised after the recovery of lost property and the original value of the property.

Tonnage is the name given to the charges payable by the owner of a ship for services rendered by a tow-boat or tug in towing the ship up and/or down rivers, or in from and/or out to sea.

Ship's Articles is the name given to the contract made between the master and crew of a vessel. It contains the names of the crew, the wages agreed upon, the quantity of daily or weekly provisions allowed, etc.

Ship's Husband is the agent appointed by the shipowner to superintend a vessel as regards her management, repairing, storing, chartering, etc.

Ship's Papers—all the documents which a ship requires when entering or leaving port, *e.g.* the ship's register, articles, manifest, bill of health, the load-line certificate, etc.

EXERCISES ON MARINE INSURANCE.

1. Sketch the steps to be taken to effect an insurance on a ship at Lloyd's.
2. What is the object of the "Sue and Labour clause" in a policy of marine insurance?
3. What is understood in marine insurance by the term, "perils of the sea"?
4. What warranties are usually implied in a policy of marine insurance? What effect has a *deviation* on the liability of underwriters?
5. Describe the nature and object of the captain's protest.
6. A cargo, valued at £10,000, is insured for £1000 by ten underwriters, who each underwrite £100; the cargo is damaged by sea perils to the extent of £1000. How much is each underwriter liable for?
7. Explain in your own words what is meant by "deviation" in marine insurance. Mention some cases of a justifiable deviation of a voyage.
8. What stamp duty is required on a Marine Insurance Policy?
9. In the case of an unvalued policy, how is the insurable value of a ship ascertained?
10. Who may have insurable interest under a policy of marine insurance?
11. "Average payable on each valuation separately or on the whole." Explain the effect of this clause in a Marine Policy.
12. Unless provided otherwise by the policy, what losses is the insurer not liable for?
13. "There are certain essential conditions, or so-called 'warranties,' which must be complied with in order to render a contract of marine insurance valid." What are these warranties?
14. Compare an actual total loss with a constructive total loss.
15. Explain the following terms:—Protest, Abandonment, Salvage, Salvage Loss, Tonnage, Ship's Articles, Ship's Papers.
16. Explain how a captain may raise funds to repair any damage to his ship in cases of necessity.

Example of Marine Policy of an Insurance Company.

SETTLED HEREON A ' 82692
 CLAIM FOR *Pilferage* **Property Insurance Company, Ltd.**
 PER "*Caucase*" s. AS (ESTABLISHED 1898).
 PER *Statement*
 £8 : 10 : 3 48, Bishopsgate, London, E.C.

Cr. HARRIS, MARRIAN & Co.

LONDON, 1 Jan., 1914.

Settled by Lloyd's.

402

MARINE POLICY.

No. 12,147

£85 *part of* £480

@ 3/4 % £ : 2 : 10.

Per "*Caucase*" s. *and/or St. and/or Sts.*

From *Samsoun*

To *Constantinople*

Dated 8 October, 1913

NOTICE.—The Insured are particularly requested to
 read their Policies.

MARINE POLICY.

Property Insurance Company, Ltd.

DIRECTORS.

W. E. BRAXALL, Esq.
 HARRY E. BRITAIN, Esq.
 THOS. E. HURST-HODGSON, Esq.
 BRYAN LAING, Esq., J.P.
 MAJOR GERRARD F. T. LEATHER.
 LORD TENTERDEN.
 HENRY TRYER, Esq.
 KENNETH R. WALKER, Esq.

No. 12, 147

£85 part of £480

Incorporated under the Companies Acts, 1862 to 1895 on the 27 April, 1898.

Head Office : 49, Bishopsgate, LONDON, E.C.

SECRETARY.

DANIEL MCGILNICHY

BANKERS.

LLOYD'S BANK.

NATIONAL PROVINCIAL BANK.

Whereas *F. W. Bowyer & Bartlett and/or as Agents* have represented to THE PROPERTY INSURANCE COMPANY LIMITED that *they are* interested in or duly authorised as Owner Agent or otherwise to make the Insurance hereinafter mentioned and described with the said Company and have promised to pay forthwith for the use of the said Company at the Office of the said Company the Sum of *Two shillings and tenpence* as a premium or consideration at and after the rate of *Three shillings and fourpence* per Cent. for such Insurance.

Now this Policy of Insurance Witnesseth LIMITED does promise and agree with the said PROPERTY INSURANCE COMPANY premises and of the said sum aforesaid the said Assured aforesaid *F. W. Bowyer & Bartlett their* Executors Administrators and Assigns that the said Company will pay and make good all such losses and damages hereinafter expressed as may happen to the subject matter of this Policy and may attach to this Policy in respect of the sum of *Eighty-five* Pounds hereby Insured which Insurance is hereby declared to be upon *4 Cases Opium valued @ £480, Subject to the conditions of Institute Cargo Clauses as attached, including theft, in the Ship or Vessel called the "Caucase" s. and/or Steamer and/or Steamers lost or not lost at and from Sansoun to Constantinople.*

Pilferage during the present insured voyage is included, on condition that the case should bear exteriorly traces of having been tampered with before being opened at the Stamboul Custom House.

One
penny
stamp.

And the said Company promises and agrees that the Insurance aforesaid shall commence upon the freight and goods or merchandise aforesaid from the loading of the said goods or merchandise on board the said Ship or Vessel at as above and continue until the said goods or merchandise be discharged and safely landed at as above. And that it shall be lawful for the said Ship or Vessel to proceed and sail to and touch and stay at any ports or places whatsoever in the course of her said Voyage for all necessary purposes without prejudice to this Insurance. And touching the adventures and Perils which the Capital Stock and Funds of the said Company are made liable unto or are intended to be made liable unto by this Insurance they are of the Seas Men of War Fire Enemies Pirates Rovers Thieves Jettisons Letters of Mart and Counter Mart Surprisals Takings at Sea Arrests Restraints and Detainments of all Kings Princes and People of what Nation Condition or Quality soever Barratry of the Master or Mariners and of all other Marine Perils Losses and Misfortunes that have or shall come to the Hurt Detriment or Damage of the aforesaid subject matter of this Insurance. And in case of any Loss or Misfortune it shall be lawful to the Insured their Factors Servants Assigns to sue labour and travel for in and about the Defence Safeguard and Recovery of the aforesaid subject matter of this Insurance or any part thereof without prejudice to this Insurance the charges whereof the said Company will bear in proportion to the sum hereby insured. And it is expressly declared and agreed that no acts of the Insurer or Insured in recovering saving or preserving the property insured shall be considered as a waiver or acceptance of abandonment. And it is agreed by the said Company that this writing or Policy of Assurance shall be of as much force and effect as the surest Writing of Assurance heretofore made in the Royal Exchange or elsewhere in London. And so the said Company is contented and does hereby promise and bind itself and its Successors to the Assured their Executors Administrators and Assigns for the due performance of the premises. And it is declared and agreed that Corn Fish Flour Salt Fruit and Seeds shall be and are warranted free from average unless general of the Ship be stranded and that Sugar Rum Hides Skins Hemp Flax and Tobacco shall be and are warranted free from average under Five Pounds per Centum that all other Goods, the Freight and the Ship shall be and are warranted free from average under Three Pounds per Centum unless general or the Ship be stranded sunk or burnt.

In witness whereof the Company have caused these presents to be signed by a Director of the Company this *Eighth* day of *October*, 1913.

Entered *Rik*. 79.

Maurice Diaz, Underwriter.

T. E. Hurst-Hodgson, Director.

[For Institute Cargo Clauses as attached, see p. 103.]

CHAPTER VII.

GENERAL AND PARTICULAR AVERAGE.

A loss is termed General Average when it is one made voluntarily and deliberately for the common safety of all imperilled interests, whereas a Particular Average loss is one arising accidentally. In the first case, all interests must contribute proportionately to the loss, whereas, in the second case, the loss falls exclusively upon those persons whose interests have suffered damage.

General Average (G/A).—All losses arising in consequence of extraordinary sacrifices voluntarily made, or expenses incurred in time of peril, for the preservation of all interests menaced at such time of peril, such as the ship, cargo, etc., come within General Average; and such losses fall proportionately upon all those who are interested in the adventure, in other words, all have to contribute proportionately to the loss.

These losses are :—

Sacrifices of property.
Expenditure.

Sacrifices of Property.

The principal G/A losses affecting cargo and freight are :—

1. Jettison of cargo (and the loss of freight occasioned thereby) from the holds of a vessel and also from the deck, when it is the general custom of trade to carry a certain class of goods or cargo on deck.
2. Any damage to the cargo caused by the jettison or by sea-water during the act of jettison.
3. Damage to merchandise by water or other substances used in order to extinguish a fire on board the vessel when such merchandise has not itself been on fire.
4. The loss arising through cargo being burnt for fuel (and the loss of freight occasioned thereby), always provided that

the original supply of fuel was ample for the particular voyage concerned.

5. The damage to or loss of cargo and/or freight for the purpose of floating a stranded vessel, or in the act of discharge of cargo, to lighten a ship or steamer in a port of refuge, or in the act of reshipment.

The York-Antwerp Rules provide that, "no jettison of deck cargo shall be made good as general average."

The principal G/A losses affecting ship's materials are:—

1. The scuttling of a vessel in order to extinguish a fire.

2. The damage caused to a steamer's propeller and/or shafting or boilers, owing to the working of her engines whilst aground in a position of peril, or coals consumed whilst the engines are so worked.

3. The cutting away of any ship's materials, such as masts, sails, spars, etc., in order to right the ship or steamer when she is on her beam ends.

4. The damage caused to a vessel in facilitating jettison of cargo, or in the endeavour to extinguish a fire.

Expenditure.

The principal disbursements which are the subject of general average contribution and made by the captain for the general safety are:—

1. Expenses incurred in employing a tug or other vessel to tow a vessel in distress to a port of repair, called salvage charges, *e.g.* cost of towage and inward port dues. If the damage to the ship be recoverable in general average, then all subsequent charges are applicable to general average, as, for instance, the cost of warehousing the cargo, the warehouse rent, the reshipment of goods and outward expenses when leaving the port of repair.

If the cause of putting into a port for repairs is a particular average damage to the ship, then the expenses after the arrival of the vessel at port are to be borne by the particular interests concerned. For example, if the damage to the ship was the result of an accident, and not a voluntary and deliberate sacrifice made for the benefit of all, the master would still be obliged to put into a port for repairs, and such expenses as towage, if necessary, and inward expenses incurred in entering

such port of refuge to repair the damage, are general average charges; all additional charges are particular average charges, and are borne by the particular interests concerned; the warehousing of the cargo, and the rent thereon, are particular average charges on the cargo; the cost of repairs a particular average charge upon the vessel; the cost of reshipment of the cargo, and the outward expenses on leaving the port of refuge, are particular average charges on the freight.

It will thus be seen that under English law, when a ship puts into a port of refuge in consequence of a P/A loss, only the expenses incurred in placing the cargo in safety will be admitted as G/A loss, and as safety is attained when the cargo is safely stored, the subsequent expenses are not allowed in G/A. At present the laws on the Continent and the York-Antwerp Rules differ from the English law, inasmuch as they admit as G/A the whole of the expenses, whether the putting into a port of refuge was caused by a P/A or a G/A. There is some prospect, however, of this country falling into line with the continental countries on this subject.

2. Expenses incurred in floating a stranded vessel if in peril.

3. The cost of salvage of ship and cargo.

4. The premium paid for a loan raised to meet disbursements incurred in circumstances described above.

As a matter of interest, it may be mentioned that the jettison of cargo in order to lighten a vessel in distress, is presumed to be the first general average act.

The York-Antwerp Rules.

With the object of arriving at a uniformity in the adjustment of general average, a conference was held at York, in 1864, of delegates from the chief maritime countries, representing Adjusters, Shipowners, Merchants, Jurists and Underwriters. Several rules were formulated, known as York Rules; but most of these were amended at subsequent conferences held at Antwerp in 1877, and at Liverpool in 1890. These rules are now known as York-Antwerp Rules of 1890.

The method of adjusting the General Average depends upon the terms of the contract of affreightment. If no provision is made therein on this point, then the adjustment will

be governed by the law and practice obtaining at the port of destination. The majority of the Charter Parties, Bills of Lading, and other Contracts of Affreightment nowadays contain a clause to the effect that G/A is payable according to York-Antwerp Rules of 1890, and where this is the case, the provisions of these rules are followed when they differ from the Rules of Adjustment at the port of destination; or "general average according to foreign statement," which indicates that in the event of a claim for general average arising, the underwriters undertake to settle it according to the adjustment made abroad.

It is the shipowners' duty to arrange with a professional adjuster to prepare the statement of average.

Place of Adjustment of General Average.

A general average statement should be made up at the port of destination under the law and practice obtaining there, except when the Charter Party and Bill of Lading provide that the statement must be drawn up in accordance with York-Antwerp Rules. If there is any difference between these Rules and the law and practice obtaining at the port, then the rules must have preference.

Average Stater or Average Adjuster.

An average adjuster is a person skilled in marine insurance affairs who is employed to regulate and fix the amounts to be paid by each interest. The views of average adjusters, although very useful, are not accepted by the English Courts as authoritative, and in consequence none of the parties concerned in the average statement is bound by it.

Documents required to Prove a Loss.

There are always several parties interested in a claim for General Average. When making claims on policies for goods, the following documents are usually required :

Insurance Policy ; Certificate of Survey ; Bill of Lading ; Invoice ; Landing Account ; Account Sales of damaged goods, if they have been sold ; vouchers for disbursements.

Contributing Interests and Values.

The interests which contribute to G/A are usually ship, cargo, and freight. (Personal effects of crew, master, passengers' baggage, wearing apparel, stores, jewellery on board do not contribute to G/A.)

Vessel.—The contributing value of the vessel is her net value when she reaches the port of destination, or any intermediate port if the voyage is broken up.

Cargo.—The contributing value of the cargo is the net value at port of destination, after deduction of freight, if any, payable at destination, and all other charges except merchants' commission; the selling value must be certified by merchants or brokers of the port who are acquainted with the price, quality and trade of the particular article, and a *pro forma* account sales should be rendered.

Their certificate should be legalised by the British Consul, if the discharge of the goods takes place abroad, and they are insured in this country. If the goods are sold as soon as they arrive at the port, the net proceeds of the account sales is the proper value for contribution.

Freight.—The contributing value of freight is the amount of freight at owner's risk, less wages to captain, crew, port charges, etc. If the vessel is chartered for the round voyage out and home, the total freight must contribute should she make a G/A on the outward voyage; but if she is on the home voyage, the freight for that section alone is to contribute.

Examples of General Average.

Supposing the s.s. *Caledonia* from Liverpool, whilst proceeding to Vancouver, meets with violent weather, during which her cargo shifts, causing her to list. In order to right her and thus save the steamer and the cargo, the captain orders the jettison of part of the cargo or the cutting away of the masts. Such sacrifices made for the benefit of the steamer and the cargo constitute a general average act, and the loss sustained must fall proportionately upon the owners of the steamer, the cargo and freight.

*An Example of a G/A Statement regarding the Jettison of
100 Bales of Wool from the "Caledonia."*

Value of steamer	£40,000
Value of the whole of the cargo . .	£25,000
Value of freight at risk	£5,000
	<hr/> £70,000

Supposing the value of the 100 bales to be £3,500 and the proportion of contribution to be 5 per cent., the underwriters would contribute as follows:—

Underwriters on the hull pay 5 % on	£40,000	. .	£2000
" " cargo "	£25,000	. .	£1250
" " freight "	£5,000	. .	£250
			<hr/> £3500

An Example of Sacrifice by Burning Cargo for Fuel.

The s.s. *Oceana* sails from London for Bombay. Prior to sailing she is in a seaworthy condition, and has on board an ample stock of coals for the whole journey. But she encounters heavy weather, and the vessel, in the teeth of a continuing gale, can do only four knots an hour. Unfortunately a propeller is lost, which further delays the speed of the boat, and the captain soon finds that the stock of coals is well-nigh exhausted, and that there is no chance of arriving at a coaling port for some days. In the circumstances he orders part of the cargo, to the value of, say, £6000, to be burnt with the coals, to enable the ship to reach a port of refuge.

That cargo having been sacrificed for the common safety of all interests on the s.s. *Oceana*, the loss arising therefrom must be borne by them all on the basis of the foregoing example.

If, again, instead of the cargo, the captain had ordered the material on board, the masts, cabins, etc., to be burnt for fuel, that would have been a general average sacrifice on ship, and the basis of contribution is as above.

Particular Average.

A particular average is a partial loss, damage, or deterioration of the subject-matter insured, fortuitously and accidentally

caused by a peril insured against, and is borne by the owner, who, if insured, will recover from his underwriters.

The following are instances of particular average losses:—

Particular Average on Ship.—The damage caused to a ship through stress of weather in a storm; for instance, the smashing of masts, cabins, etc., during heavy weather, etc.

Particular Average on Cargo.—The damage caused to cargo through sea-water penetrating the hold.

Particular Average on Freight.—The loss of freight consequent upon damage to cargo; as, for instance, part of a cargo, say of sugar or salt, melting through sea-water penetrating the hold.

Particular Average on Ship.

To constitute a particular average on ship, the damage must have been directly caused by accidents associated with the navigation of the ship, or, as they are technically called, by perils of the sea. Damage caused by the simple wear and tear will not constitute a particular average or give rise to a claim under the policy. The amount paid to the insured in respect of particular average on ship is the actual cost of repairs after deduction of one-third or one-sixth (according to a scale) for amelioration, or, as it is technically called, deductions in respect of “new for old,” as the ship has her old material replaced by new.

Other particular average claims are damage to the hull of the vessel caused by perils of the sea; damage to a propeller caused by its fouling some floating wreckage; or the breaking off of the blades; masts and spars carried away by bad weather, and any sails attached thereto at the time the masts and spars were carried away.

Particular average claims do not include damage due to wear and tear: *e.g.* damage to some parts of the ship's stores; to tackle-ropes and water-casks on deck; to the stern-boat; sails split by the wind whilst set, caulking and resheathing of the ship.

These damages are referred to *in extenso* in what are called “Customs of Lloyd's” (now incorporated in the *Rules of Practice of the Average Adjusters' Association*), and are three in number, viz.—

1. Sails split by the wind or blown away while set, unless

occasioned by the ship's grounding or colliding, or in consequence of damage to the spars to which the sails are bent, are not charged to underwriters.

2. Rigging injured by straining or chafing is not charged to underwriters, unless such injury is caused by blows of the sea, grounding or contact, or by displacement, through set peril of the spars, channels, bulwarks, or rails.

3. Water-casks or tanks carried on a ship's deck are not paid for by the underwriters as general or particular averages; nor are warps, or other articles when improperly carried on deck.

Memorandum.

We have already made reference to the clause in the memorandum which reads as follows:—

“Ship warranted free from average under three pounds per cent., unless general, or the ship be stranded.

This clause means that the underwriters are not responsible for a particular average damage unless it amounts to, or exceeds, 3 per cent. of the insured value. If the claim amounts to 4 per cent., the underwriters are responsible for the whole amount, *i.e.* 4 per cent., but not the excess of 3 per cent. If the particular average damage is caused by stranding, the underwriters are liable for the whole claim irrespective of any percentage. If the claim is one for general average, or one coming under the general average, the claim is payable in full.

Stranding.—The coming into contact of a vessel with the ground or other obstruction, in consequence of an accidental or unusual occurrence, would constitute a stranding. It must be noted, however, that the obstruction must retard the progress of the vessel for some perceptible time.

Particular Average on Cargo.

There is a particular average claim on goods when they have been damaged by a peril insured against. As has been pointed out, such claim would fall exclusively on the owner of the goods. For example, if, during heavy weather, the sea were to break into the ship's hold and damage part of the cargo, the loss occasioned thereby would be borne by those whose goods suffered the damage, and if the goods are insured, the owners would recover from their underwriters.

Particular Average on Freight.

Freight.—Freight (as has been already stated) is the money that the shipowner receives for the carriage of goods from one port to another. It is also money payable in respect of the hire of the ship or steamer.

Under English law, freight is payable only on the cargo that reaches its destination. If two-thirds of the cargo arrives at destination, then two-thirds of the freight is to be paid; and if a vessel abandons her voyage after accomplishing only part of it, the shipowner is not entitled to any sum for the portion of the voyage made.

Continental laws, on the other hand, differ from our own, inasmuch as in the latter instance the shippers would have to pay the proportion of the freight on the portion of the voyage accomplished. Most continental shipowners, however, have adopted the principle that freight is payable on the completion of the voyage, and "distance freight under special circumstances only."

Shippers of soft goods, etc., here have adopted the custom of paying the freight whether the vessel reaches her destination or not.

Particular Average on Freight.—Shipowners insure the freight, for if they are unable to deliver any portion of the cargo at destination (owing to loss by perils insured against) they would lose the portion of the freight on the undelivered portion.

For instance, a ship laden with salt and bound from Newcastle to London, meets with violent weather, and ships a good deal of water, which causes the salt to melt to the extent, say, of 50 per cent.; the shippers would pay the shipowners only 50 per cent. of the freight arranged, and the shipowner would suffer the loss of half his freight, which he can recover from his underwriters as a P/A on freight.

Claims : how they are surveyed, adjusted, and settled.

Messrs. Evans & Co. receive a B/L for 200 bags of sugar from Demerara to London per the s.s. *California*. The merchandise arrives damaged by sea-water, and the Customs agents, noticing the damage, communicate with Messrs. Evans, who in their turn write to the Surveyor mentioned on the policy, or, if one is not mentioned, some well-known surveyor.

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He examines the bags, and in due course hands Messrs. Evans a document certifying the damage and indicating the extent of it. This document is known as **Survey Report**. Sometimes, if the damage is very great, the Surveyor arranges for the goods to be sold by public or private auction.

Now, Messrs. Evans may send the Survey Report, together with B/L, invoices, landing accounts (if necessary or required), Ship's Protest, and the insurance policy to some firm of Average Adjusters, and when the adjustment is prepared, they will send the whole of the papers either direct to the underwriters, or, as is usual, to the brokers who effected the insurance, requesting the remittance in due course of the amount of the claim.

Specimen of an Average Adjustment.

Statement of Particular Average on 200 bags of sugar, numbered 1/200, damaged by sea-water, *ex* the s.s. *California*.

DEMERARA to LONDON.

Insured for £5000 with the Marine Insurance Co., Ltd.
Policy No. 3986.

"To pay average on each package or on the whole."

According to Survey Report issued by Messrs. Frank Harris & Co. bags Nos. 50 and 87 were landed, damaged by sea-water, and, sold by auction, realised £15.

Sound value of bags Nos. 50 and 87	...	...	£10
Realised when sold by auction, net	...	...	£15
			£25
Deterioration	...	...	£25

representing 62½ % of the sound value.

The bags, Nos. 50 and 87, are valued in the insurance policy, on the basis of 200 bags for £5000, at £50.

62½ % of £50	...	...	...	...	£31	5	0
Survey Fees	...	...	£2	3	0		
Adjuster's Fees	...	...	£2	0	0		
Postages	...	...	...	2	0		
					4	5	0
					£35	10	0

LONDON, 15 August, 19—.

The Surveyor collects his fees and charges from the consignees in this case, Messrs. Evans, and the latter collect the amount paid to the surveyor and the average adjuster from the underwriters.

Specimen of a Survey Report re above.

London, 15 August, 19—.

We, the undersigned, at the request of Messrs. Evans & Co., of Mincing Lane, E.C., have examined at Tilbury Docks

A consignment of 200 bags, Demerara sugar, numbered 1/200.

From Demerara *ex* the s.s. *California*, which arrived at this port on the 8th of August, 19—, and we certify that two bags, numbered 50 and 87, were heavily damaged by sea-water, and were sold by auction by our orders, by Messrs. Stephens & Co., auctioneers, realising net as per enclosed account sale the sum of £15.

We further certify that the sound value of the sugar contained in the said bags is £40. §

Survey fee, £2 3s.

(Signed) FRANK HARRIS & Co.

Lloyd's Average Bond.

The following is the form of Lloyd's Average Bond :—

An Agreement made this day of 191
BETWEEN Master of the Ship or Vessel
called the and the several Persons whose Names
or Firms are set and subscribed hereto, being respectively Con-
signees of Cargo on Board the said Ship of the other part
WHEREAS the said Ship lately arrived
in the Port of on a voyage from
and it is alleged that during such voyage she met with bad
weather and sustained damage and loss and that sacrifices
were made and expenditure incurred which may form a Charge
on the Cargo, or some part thereof, or be the subject of a
salvage and/or a general average contribution, but the same
cannot be immediately ascertained, and in the meantime it is
desirable that the cargo shall be delivered; NOW THEREFORE
THESE PRESENTS WITNESS and the said Master on his own
behalf and on behalf of his owners in consideration of the
agreement of the parties hereto of the second part hereinafter
contained, hereby agrees with the respective parties hereto of
the second part that he will deliver to them respectively their
respective consignments on payment of the freight payable on
delivery, if any, and the said parties hereto of the second part
in consideration of the said Agreement of the said Master for
themselves severally and respectively, and not the one for the
others of them, hereby agree with the said Master that they

will pay to the said Master or the Owners of the said Ship the proper and respective proportion of any *Salvage and/or* general average and/or particular and/or other charges which may be chargeable upon their respective consignments or to which the Shippers or Owners of such consignment may be liable to contribute in respect of such damage, loss, sacrifice, or expenditure, and the said parties hereto of the second part, further promise and agree forthwith to furnish to the Captain or Owner of the said Ship a correct account and particulars of the value of the goods delivered to them respectively, in order that any such *Salvage and/or* general average and/or particular and/or other charges may be ascertained and adjusted in the usual manner.

AND WHEREAS at the request of the Owner of the said Ship the parties hereto of the second part have respectively deposited or agreed to deposit in the Bank of _____ in the joint names of _____ nominated on behalf of _____ the Shipowners and _____ nominated on behalf of such Depositors the sum of £ _____ per cent. on the amount of the estimated value of their respective interests. This addition to be made to the agreement in those cases which justify the Shipowner in asking for a deposit. Now IT IS HEREBY further agreed, that the sums so deposited by the said parties respectively shall be held as security for and upon trust for the payment to the parties entitled thereto, of the *Salvage and/or* general average and/or particular and/or other charges payable by the said parties hereto of the second part respectively, as aforesaid, and subject thereto upon trust for the said Depositors respectively.

PROVIDED ALWAYS that the said Trustees may from time to time, pending the preparation of the usual statement, pay to the said parties of the first part in respect of the amounts which may ultimately be found due from the said depositors respectively, and pay or refund to the parties hereto of the second part or any of them in respect of the amounts which may ultimately be found due to them, such sums out of the said deposits as may from time to time be certified by the Adjuster or Adjusters who may be employed to adjust the said *Salvage and/or* general average and/or particular and/or other charges to be a proper sum or proper sums to be advanced by the said Trustees on account of the said amounts. This addition to be made when ad interim payments may have to be made by the Trustees. AND IT IS HEREBY DECLARED AND AGREED that any payment or payments on account which shall be made by the said Trustees under or in

accordance with the statement or in pursuance of any Certificate to be made or given by the said Adjusters as aforesaid shall discharge such Trustees from all liability in respect of the amounts so paid; and it shall not be necessary for them to inquire into the correctness of the Statement or Certificate. PROVIDED ALWAYS that the deposits so to be made as aforesaid shall be treated as payments made without prejudice and without admitting liability in respect of the said alleged *Salvage and/or* general average and/or particular and/or other charges, and as though the same had been made by the depositors respectively for the purpose only of obtaining delivery of their goods; and in like manner all amounts returned by the Trustees to the depositors shall be received by the latter respectively without prejudice to any claim which the Master or Owners of the said ship may have against them respectively. And nothing herein contained shall constitute the said Adjuster or Adjusters an arbitrator or arbitrators, or render his or their Certificate or Statement binding upon any of the parties.

IN WITNESS

Bottomry and Respondentia.

The money raised on the security of the ship or ship and cargo together is called Bottomry, whereas the loan raised on the security of the cargo alone is called Respondentia, and the documents or deeds drawn for the purpose are called Bottomry Bond and Respondentia Bond.

The raising of money by Bottomry or Respondentia is seldom heard of nowadays, as the master of a vessel can obtain the mopies he may require by cable from the shipowners, etc.

Lloyd's Bottomry Bond.

The following is the form of Lloyd's Bottomry Bond:—

KNOW ALL MEN BY THESE PRESENTS

that I

Master of the Ship

of the Port of

of the burthen of

tons or thereabouts, am held

and firmly bound unto

of

in the sum of

sterling British money, to be repaid to the said

his agent, attorney, executors, administrators, or assigns, for which payment I bind myself, my heirs, executors, and administrators, and also bind and hypothecate the said ship and the freight to become due in respect of the voyage after-mentioned and the cargo laden or to be laden on the said voyage firmly by these Presents sealed with my seal. Dated this day of

19 .

WHEREAS the said ship lately arrived at
in distress, having sustained damages in the course of a voyage
from to laden with

This recital
should be
varied ac-
cording to
the facts.

and being in want of repairs, supplies, and
provisions to enable her to continue her said voyage: AND
WHEREAS the said being without funds
or credit at and urgently requiring the sum
of to pay

for the said repairs, supplies, and provisions, and to discharge
the lawful and necessary disbursements of the ship at
and to release her from her liabilities, and to enable her to
continue her voyage, and having first duly communicated or
attempted to communicate with the owners of the said ship
and of the said cargo with a view to obtain funds from them,
was compelled to apply for a loan upon bottomry of his ship,
her cargo and freight: AND WHEREAS the said

who is hereinafter called the said lender, proposed
and agreed to advance upon such security the said sum of
 at a maritime premium of
per cent. for the said voyage, and the said
being unable to procure such advance

in any quarter on more advantageous terms, accepted the said
proposal [with the intervention and approval of the proper
authorities at], and agreed so far as he
lawfully could or might that the said security should have
priority over all other claims on the said ship, freight, and
goods, whether by himself or any other person: AND WHEREAS
the said lender has duly advanced the said sum in pursuance
of the said agreement. NOW THE CONDITION of the above
obligation is such that if the said
do with the said ship and cargo duly prosecute the said voyage
without unnecessary delay or deviation and do within

days after the arrival of the said ship or cargo at
 and before commencing to discharge or deliver her cargo there,
 pay or cause to be paid to the said lender or to his order or
 assigns the said sum of _____ together with mari-
 time premium thereon at the rate aforesaid, making in all the
 sum of _____ such payment to be made
 at the exchange of _____ for every British
 pound sterling or if the said ship with the said cargo shall duly
 prosecute her said voyage without unnecessary delay or devia-
 tion, and shall be by perils of the sea lost in the course of such
 voyage, then this obligation shall be null and void, and the said
 _____ shall be released from all liability

in respect of the said sum of _____ PROVIDED ALWAYS,
 and it is hereby agreed and declared that if the said ship shall
 by perils of the sea as aforesaid be lost or so much damaged as
 to be unable to complete her said voyage, then if any part of
 the said ship or cargo or of the said freight shall be saved or
 earned, the above security, so far as regards the property saved
 or freight earned shall remain in force, and the said lender or
 his assigns shall be at liberty forthwith to enforce the same
 against such property and freight: PROVIDED ALSO, and the
 said loan is made on the express condition, that the said lender
 doth not accept or take upon himself any risk or liability on
 the said voyage except such as is hereby expressly mentioned,
 and shall not be liable to contribute to or make good any
 general or particular average loss or expenditure or other
 charges of a like nature which may happen to or be sustained
 by or incurred in respect of the said ship or her cargo or freight
 upon the said voyage in consequence of perils of the sea or
 otherwise. Signed, sealed, and delivered by the said
 _____ in the presence of

Lloyd's Respondentia Bond.

The following is the form of Lloyd's Respondentia Bond :—

KNOW ALL MEN BY THESE PRESENTS

that I (The Master of the original Ship or other person having)
 charge of the Cargo and intending to forward it
 of
 am held and firmly bound unto (the lender)
 of _____ in the sum of
 sterling British money, to be repaid to the said

his agent, attorney, executors, administrators, or assigns, for which payment I bind myself, my heirs, executors, and administrators, and also bind and hypothecate the cargo of

laden or to be laden on board the ship (^{Forwarding}_{Ship}) for the voyage aforementioned firmly by these presents."

Sealed with my seal Dated this day of 19 .

WHEREAS the Ship (^{Original}_{Ship}) lately arrived at

in distress in the course of a voyage from

to with the above-named cargo, and the

said vessel being found incapable of carrying on the said cargo

the said (^{the Master of the original ship or other}_{person having charge of the cargo})

deter-

This recital should be varied according to the facts.

mined in the interest of all parties concerned to forward the

said cargo to its destination in the ship (^{Forwarding}_{Ship})

AND WHEREAS in order that the said cargo might be so forward-

ed it became necessary to provide funds to meet the

expenses of discharging warehousing and reshipping the said

cargo and other necessary disbursements on account of the said

cargo (a) AND WHEREAS the said

being without funds or credit at

and urgently (a) And/or

requiring the sum of for the said purposes, and

having first duly communicated with or attempted to com-

municate with the owners of the said cargo with a view to

obtain funds from them, was compelled to apply for a loan

upon respondentia: AND WHEREAS the said

who is hereinafter called the said lender proposed and agreed

to advance upon such security the said sum of

at a

maritime premium of per cent. for the said voyage, and the

said being unable to procure such advance

on more advantageous terms accepted the said proposal [with

the intervention and approval of the proper authorities at

] and agreed so far as he lawfully could or

might that the said security should have priority over all other

claims upon the said cargo, whether by himself or any other

person: AND WHEREAS the said lender has duly advanced the

said sum in pursuance of the said agreement: Now THE CON-

DITION of the above obligation is such that if the said

do use his best endeavours to forward or bring

the said cargo to its destination without unnecessary delay or

"to discharge
"certain lia-
"bilities in
"respect of
"which the
"said Cargo
"was subject
"to liens and
"to arrest
"and sale.

deviation, and do within days after the arrival of the said cargo at and before the discharge or delivery of the said cargo shall be commenced, well and truly pay or cause to be paid to the said lender or to his order or assigns the said sum of together with the maritime premium thereon at the rate aforesaid, making in all the sum of such payment to be made at the exchange of for every British pound sterling, or if the said cargo shall be duly dispatched and forwarded on the said voyage without unnecessary delay or deviation, and the said cargo shall by perils of the sea be lost in the course of such voyage. Then the above-written obligation shall be null and void and the said shall be released from all liability in respect of the said sum of PROVIDED ALWAYS and it is hereby agreed and declared that if the said cargo shall in the course of the said voyage by perils of the sea as aforesaid be lost or so much damaged as that it cannot be carried to its said destination, then if any part thereof shall be saved the above security, so far as regards the property saved, shall remain in force, and the said lender or his assigns shall be at liberty forthwith to enforce the same against such property: PROVIDED ALSO, and the said loan is made upon the express condition, that the said lender does not accept or take upon himself any risk or liability on the said voyage except such as is hereby expressly mentioned, and shall not be liable to contribute to or make good any general or particular average loss or expenditure or other charges of a like nature which may happen to or be sustained by or incurred in respect of the said cargo or the said ship upon the said voyage in consequence of perils of the sea or otherwise.

Signed, sealed and delivered by the said
in the presence of

Abbreviations used in connection with Insurance Matters.

100 A1.—First class (in Lloyd's Register).

A.R.—All risks.

A.A.R.—Against all risks.

C.A.P.—Cash against Policy.

C.C.—Continuation Clause.

C.T.L.—Constructive total loss.

- D.C.—Deviation Clause.
- F.C.S.—Free of Capture and Seizure.
- F.C. & S.— " " "
- F.G.A.—Foreign General Average.
- F.A.A.—Free from all Average.
- F.P.A.—Free from Particular Average.
- G.A.—General Average.
- M.C.—Metalling Clause.
- M.I.P.—Marine Insurance Policy.
- O.P.—Open Policy.
- P.A.—Particular Average.
- R.D.C.—Running-down Clause.
- R.I.—Re-insurance.
- S./C.—Salvage charges.
- T.L.—Total loss.
- T.L.*O.—Total loss only.
- U.K. or C.—United Kingdom or Continent.
- U.K.C. (B./H. range).—United Kingdom and/or Continent.
- Ports between Bordeaux and Hamburg range.
- Y.A.R.—York-Antwerp Rules.

Correspondence relating to Marine Insurance at
Lloyd's.

TRANSACTION No. 3.

i. Instructions for Insurance.

MANCHESTER,
18 Nov., 19—.

MESSRS. A. SMITH & Co., LTD.,
GRACECHURCH STREET,
LONDON, E.C.

DEAR SIRS,

We shall be glad if you will cover for us at Lloyd's,
£5000 on M.B. 1/800 cases Hardware, per \$. Poona,
From Manchester *via* Liverpool to Bombay on f.p.a. terms as before.
We await cover note, and remain,

Yours faithfully,
ALEXANDER & Co.

2. Cover Note.

<i>From</i>	<i>To</i>
A. SMITH & Co., LTD., Insurance Brokers, GRACECHURCH STREET, AND AT LLOYD'S.	MESSRS. ALEXANDER & Co., MANCHESTER. LONDON, E.C., 19 Nov., 19—.

DEAR SIRs,

We have opened the undernoted Insurance on your behalf, and will be pleased to have closing instructions at your earliest convenience.
£5000 on *M.B. 1/800* per \$. *Poona*.

From *Manchester via Liverpool* to *Bombay*.

Terms, *F. P. A.*

Rate, *4/6 %*.

Underwriters, *Lloyd's*.

Yours truly,
A. SMITH & Co., LTD.

3. Asking for Stamped Policy.

MANCHESTER,
21 Nov., 19—.

MESSRS. A. SMITH & Co., LTD.,
GRACECHURCH STREET, E.C.

DEAR SIRs,

Referring to your cover note of the 19th inst., we should be glad to receive policy in duplicate, together with debit note, at your earliest convenience.

Yours faithfully,
ALEXANDER & Co.

4. Debit Note.

INSURANCES EFFECTED AT LLOYD'S AND WITH ALL LEADING COMPANIES.

GRACECHURCH STREET,
LONDON, E.C.,
22 Nov., 19—.

MESSRS. ALEXANDER & Co.,
MANCHESTER.

Dr. to A. SMITH & CO., LTD.,
Insurance Brokers.

DEAR SIRs,

In accordance with your instructions, we have effected the under-mentioned Insurance :—

£5000 @ *4/6 %* on *M.B. 1/800—800 cases Hardware so valued.*

Per \$. *Poona* from *Manchester via Liverpool* to *Bombay*.

£5000 @ <i>4/6</i> per cent.	...	...	£11	5	0
Policy and Duty	...	...	4	4	

£11 9 4

Policy herewith.

5. Goods going Forward by another Steamer.

MANCHESTER,
24 Nov., 19—

MESSRS. A. SMITH & Co., LTD.,
GRACECHURCH STREET, E.C.

DEAR SIRs,

Please note that the M.B. 1/800—800 cases Hardware, are going forward per the \$. *Egypt* and not per the \$. *Poona*.

We enclose herewith policy, which please alter and return.

Yours faithfully,
ALEXANDER & Co.

6. Policy altered.

A. SMITH & Co., LTD.,
Steamship and Insurance Brokers.

INSURANCES EFFECTED AT LLOYD'S AND WITH ALL LEADING COMPANIES.

GRACECHURCH STREET, AND AT LLOYD'S.
LONDON, E.C.

25 Nov., 19—.

MESSRS. ALEXANDER & Co.

DEAR SIRs,

We are in receipt of your favour of the 24th inst., and beg to return herewith policy duly altered in accordance with your instructions, which we hope you will find in order.

Yours truly,
A. SMITH & Co., LTD

7. Claiming Damage.

MANCHESTER,
8 Dec., 19—.

MESSRS. A. SMITH & Co., LTD.,
GRACECHURCH STREET, E.C.

DEAR SIRs,

We enclose herewith policy and loss papers in connection with sling loss of 20 cases Hardware, per \$. *Egypt*, forming part of our consignment of M.B. 1/800—800 cases.

Please collect the claim from the underwriters, and remit to us in due course.

Yours faithfully,
ALEXANDER & Co.

8. Letter to Average Adjuster.

A. SMITH & Co., LTD.,
 Steamship and Insurance Brokers.
 INSURANCES EFFECTED AT LLOYD'S AND WITH ALL LEADING COMPANIES,
 GRACECHURCH STREET, AND AT LLOYD'S,
 LONDON, E.C.,
 9 Dec., 19—.

MESSRS. R. L. S. & D.,
 BISHOPSGATE, E.C.

DEAR SIRs,

Enclosed please find claim papers per the *S. Egypt*. We shall be glad if you will draw up the Statement of Average and forward it to us at your earliest convenience.

Yours faithfully,
 A. SMITH & Co., LTD.

9. Letter to Insured re his Claim.

A. SMITH & Co., LTD.,
 Steamship and Insurance Brokers.
 INSURANCES EFFECTED AT LLOYD'S AND WITH ALL LEADING COMPANIES,
 GRACECHURCH STREET, AND AT LLOYD'S,
 LONDON, E.C.,
 21 Dec., 19—.

MESSRS. ALEXANDER & Co.,
 MANCHESTER.

DEAR SIRs,

We duly received your favour of the 8th inst. enclosing claim papers per the *S. Egypt*. We have sent these to our adjusters, and have now received the Average Statement showing an amount of £24 due to you.

We enclose herewith Credit Note and cheque for £23 15s. 2d. in settlement, and shall be glad to receive your acknowledgment in due course.

Yours faithfully,
 A. SMITH & Co., LTD.

10. Credit Note.

A. SMITH & Co., LTD.,
 Steamship and Insurance Brokers.
 INSURANCES EFFECTED AT LLOYD'S AND WITH ALL LEADING COMPANIES,
 GRACECHURCH STREET, AND AT LLOYD'S,
 LONDON, E.C.,
 21 December, 19—.

MESSRS. ALEXANDER & Co.,
 MANCHESTER.

Credit with A. SMITH & Co., LTD.

	£	s.	d.
By claim per <i>S. Egypt</i> as per statement	24	0	0
Less 1 % Collecting Commission	0	4	10
	£23	15	2

Cheque, Papers and Policy herewith.

E. & O. E., Subject to receipt of monies from underwriters.

TRANSACTION No. 4.

Insurance Brokers : A. SMITH & Co., LTD.,
GRACECHURCH STREET, E.C.

Clients : MAURICE TEMPLE & SONS,
SHEFFIELD.

1. Client to Broker requesting Terms.

Please quote us by return your lowest f.p.a. rate on a shipment of steel girders valued at about £4,000 by a "Glen" liner from Liverpool or Glasgow to Tokio or Yokohama.

Awaiting your prompt reply.

2. Broker to Client, giving Rates.

We are much obliged for your favour of yesterday's date, and for the inquiry contained therein.

We can effect an insurance for you at Lloyd's on steel girders from port or ports in the United Kingdom to port or ports in Japan on f.p.a. terms at a rate of 8/9 % by a Glen steamer.

We shall be glad to hear whether we may send you a provisional cover note.

Meanwhile, awaiting the favour of your further instructions.

3. Giving Instructions to Insure.

We have yours of the 1st inst. to hand, and note your quotations on steel girders f.p.a. to Japan.

Kindly effect the following insurance for us, and forward policy and debit note at your earliest convenience.

£3,800 on A.B. 1/300—300 bundles of steel girders per *\$.* *Trafalgar*, from Glasgow to Yokohama.

Please let us also have your quotation for shirtings in cases to Singapore on W.A. terms.

4. Notifying the Insurance, and enclosing Debit Note.

We are in receipt of your favour of yesterday, and in accordance with your instructions we have to-day insured

A.B. 1/300—300 bundles of steel girders, from Glasgow to Yokohama, on £3,800 on f.p.a. terms by the *\$.* *Trafalgar*, at 8/9 %.

We beg to enclose herewith our debit note for the amount of the premium. The policy is in course of preparation, and we shall forward it to you in a day or two.

Referring to your inquiry *re* Shirtings, we are quoted 7/6 % on W.A. terms to Singapore by first-class liners, but with a firm order we hope to place the business at 6/8 %.

Esteeming the favour of your further orders.

5. Notice of Claim.

(Steel girders to Japan.)

We refer to your letter of — and beg to enclose herewith policy per \$. *Trafalgar*, together with G/A deposit receipt, from which you will gather that we have paid a deposit of 5 % on the invoice value of the A.B. 1/300—300 bundles steel girders, viz. £3600 at 5 % representing £180.

The \$. *Trafalgar* has been on fire, and we fear that our goods have suffered damage. We have cabled to our consignees to instruct Lloyd's agents at Yokohama to survey the goods, and after ascertaining the extent of the damage hand them the Survey Report. As soon as the Survey Report and other papers come into our possession we shall send them on to you.

Meanwhile, please acknowledge receipt of the enclosures and oblige.

6. Acknowledgment by Broker.

We have your favour of the — to hand this morning, together with G/A deposit receipt per \$. *Trafalgar*.

We note what you write regarding damage to the steel girders, and await full-loss papers, so that we may collect the amount of your claim and send you cheque in settlement.

7. Further Letter by Broker.

(G. A. & P. A. per \$. *Trafalgar* to Yokohama.)

We have to-day received from Messrs. R. L. S. & D., Average Adjusters, the statement of Particular Average regarding the steel girders *ex* the \$. *Trafalgar*, which amounts to £175.

We enclose you herewith our credit note and cheque for £351 9s. 0d. as per particulars at foot hereof.

Kindly acknowledge receipt at your convenience and oblige.

G. A. deposit receipt	£180	0	0	
P/A as per statement	£175	0	0	
				£355 0 0
Less 1 % collecting commission	...			3 11 0
				<u>£351 9 0</u>

EXERCISES.

1. What is included under the term "Average unless General"?
2. If not provided for otherwise by the policy, what proportion of the loss may the assured recover from the insurer in case of a General Average Contribution, and in a case of a General Average Sacrifice?
3. In adjustment of claims for Particular Average in a policy on a ship in the absence of agreement, what items for repairs or loss are recoverable from insurer without deduction "new for old"?
4. What kind of losses are included in the following? (1) A cargo

subject to the terms of the policy, and to the amount of insurance. He further states that the sound value of the oil in the barrels, had the latter arrived in good condition, was £8 10s. per barrel.

16. R.D. 1/15 barrels containing mineral oil, are landed leaking at Manchester. They formed part of a consignment of R.D. 1/90—90 barrels, and were insured for £90. The leakage was certified to be of 20 per cent. in the cases of the barrels 4—5—8—10—11—15, and of 15 per cent. in the cases of barrels 1—2—3—6—7—9—12—13—14. The policy contained the clause: To pay average including leakage excess of 3 per cent. each barrel.

The value of the oil in the barrels 1/15, had it arrived in good condition, was £11 per barrel.

Survey fees and coeprage amount to £6 8s. 6d.

17. Three bales of cotton goods, marked J.P. 1/3, were landed in a damaged condition due to sea-water, and were sold by auction, realizing £30. The 3 bales were insured for £50, and their value, had they arrived in a sound condition, was £45.

Survey fees and other charges amount to £3 3s.

18. A.Z. 1/150 bags of sugar were landed in a damaged condition, sea-water having caused the sugar in the bags, Nos. 10—15—20—25, to melt to the extent of $2\frac{1}{2}$ %, 4 %, 10 %, and $12\frac{1}{2}$ % respectively. The conditions of the policy are "To pay average if amounting to 3 % on each bag or on the whole."

State what claims will come under the policy, and which will not be admitted.

19. The s.s. *Triton* collides with an iceberg and her forepart is ripped open. Temporary repairs are effected on board, and the boat arrives at its destination, Buenos Ayres, and immediately goes in the dry dock for repairs.

The repairs are carried out, the bill for the repairs being £2100, and the expenses for dry-docking, etc., £350. The temporary repairs amount to £500.

What amount will the underwriters be liable for, assuming that one-third has to be deducted new for old?

CHAPTER VIII.

DRAWING BILLS AGAINST SHIPMENTS.

THE above subject has already been discussed in *The Home Trade*, Chapter V, but the following will illustrate once more the common practice or procedure in obtaining payment of a debt, or the settlement of an account for goods sold between home and foreign traders.

There is no fixed rule in trade in general as to the means to be adopted, with the exception that certain trades have by custom defined terms or credit. All commercial transactions, apart from those associated with a particular market, are a matter of arrangement between the parties involved, whether it concerns the delivery of the goods or the time or mode of payment, *i.e.* whether payable in full in London or abroad.

Whereas at one time shipowners, in accepting goods for conveyance abroad, stipulated that a set of a fixed number of bills of lading should accompany each shipment, this is now left to the shipper who suits his own convenience as to the number of copies, although here again there are exceptions, as it is customary to have three signed copies for the Australian and Cape trades. Some of the South American Republics and Manilla have various other regulations as to bills of lading for customs purposes.

Documentary Bills.

The documents usually attached to a "documentary bill" are as follows:—

To the "First"—Invoice, Bill of Lading and Policy of Insurance.

To the "Second" and "Third"—Invoice, Bill of Lading and duplicate copy of Insurance Policy.

Each draft and each copy of the bill of lading is endorsed

in blank by the drawer, as it is usual for him to make them out to his "Order."

Let us take an example.

John Adams of London has sold a parcel of goods to Wm. Brown of Melbourne (Australia), the invoice of which amounts to £100. The goods may have been sold f.o.b. London, in which case Brown will have freight and insurance to pay, in addition to the invoice amount; or Adams may have included the cost of freight, etc., in the price of the goods. The mode of payment will have been previously arranged in one of the following ways:—

- (a) Payment in full by demand draft on London on delivery of documents.
- (b) {
 - 1. Payable in full at sight—exchange as per endorsement.
 - 2. Payable in full on delivery of documents against payment of 60 or 90 d/s draft, or other currency, exchange as per endorsement.
- (c) Payment in full on London on delivery of documents against payment of 60 or 90 d/s draft.
- (d) Payment in full on London on delivery of documents against acceptance of 60 or 90 d/s draft.

Brown will, in addition to the amount of the invoice, etc., have to pay the costs of collecting the draft and remitting the money to London; or the cost of collection and remittance may have to be borne by Adams, Brown paying only the amount of the bill or invoice. Further, the relationship between Adams and Brown may be such that the seller ships the goods and forwards the shipping documents direct to the purchaser, sending for protection, one set of documents by one mail, and the other by a subsequent one, and leaving the settlement to be adjusted in account. Again, Brown may, on receipt of documents, remit the amount of the invoice direct to Adams by purchasing a draft on London for the amount required.

Example A.—Brown pays all costs of collection of money and also freight, etc., on the arrival of the goods. Adams will draw a draft in triplicate for the amount of the invoice, £100, in the following form:—

Example A.

No. _____

London, 1 January 1914 For £100 —

At sight Pay this First of Exchange

Second and Third unpaid to the Order

of myself, the sum of _____

One hundred pounds with exchange stamps and commission

at the rate for demand drafts on London _____

Value received _____ which place to Account.

To Wm. Brown, Esq., _____ (signed) John Adams

Melbourne, Australia.

If it were arranged that Adams paid the cost of collection, the clause "payable with exchange stamps and commission at the rate for demand drafts on London" would be omitted.

Adams would then take the draft and the documents to his Banker, who would forward them for collection and credit his account with the proceeds as soon as received. His Banker would hand the draft and documents to the London office of one of the Australian Banks to which it is endorsed by Adams's Banker.

One copy of the draft, B/L, etc., would be forwarded by the first available mail to Melbourne and the rest by a subsequent one.

Instead of proceeding thus, Adams's Banker may forward them in a similar way direct to the Bank's own correspondent in Melbourne.

The first copy arriving in Melbourne is then presented to Brown, who, finding all in order, pays the draft, together with the Bank's charges, in accordance with the terms of the bill, viz., colonial stamps, commission, and the cost of remitting

Example B (a).

No. _____

London, 1st January 1914 For £100

At Sight Pay this First of Exchange
 Second and Third unpaid to the Order
 of myself, the sum of
 One hundred pounds exchange as per endorsement

Value received which place to Account.
 To Wm. Brown, Esq., (Signed) John Adams.
 Melbourne, Australia.

Example B (b).

No. _____

D/P

London, 1 January 1914 For £100

At Sixty days sight or
 ninety " " Pay this First of Exchange
 or other currency
 Second and Third unpaid to the Order
 of myself, the sum of
 One hundred pounds, exchange as per endorsement

Value received which place to Account
 To Wm. Brown, Esq., Documents against payment
 Melbourne, Australia (Signed) John Adams

the money to London by demand draft. Only then is he handed the shipping documents.

If the draft on presentation is dishonoured, the Australian Bank would retain the documents, probably warehouse the goods, and put a "stop" on them, and advise London of the fact. Adams would be communicated with by his own Banker, who would ask for instructions. The Bank, being simply collecting agents, and not having advanced any money, would not be concerned with the fate of the bill or goods except with respect to any expenses that might have been incurred.

Example B.—Should Adams, however, in the first instance, have got his Banker to negotiate the bill, and have received the face value of the same, the wording of which usually runs "exchange as per endorsement," in lieu of "with exchange stamps, etc.," the Bank would have received at the time an actual or implied authority that in the event of the bill being unpaid they had power to sell or dispose of the goods to reimburse themselves. This power would be exercised only in the event of Adams having in the meantime become insolvent. The usual custom is to take the drawer's instructions, if his credit is good, and await results. The procedure as to the disposal of the documents, when the bill is sold or negotiated, is the same as when it is sent for collection, except that Adams receives his money at once.

Example C.—The bill and documents in this instance are treated in a similar way to those in *Example "A,"* with the exception that the bill, on arrival at Melbourne, is presented for acceptance to Brown, who is allowed to inspect the documents which are deliverable against payment only. If the acceptor should require the goods before the bill matures, he could apply to the Bank, who hold the documents, to retire the bill under rebate, *i.e.* the Bank to surrender the bill and documents to the acceptor for the amount of the bill, less discount for the unexpired time from date of payment to the due date at the then rebate rate of the day, or at a rate notified by the drawer at the time of negotiating the bill plus commission, etc., per terms of bill.

Example C.

No.

D/P

London, 1 January 1914. For £100

Sixty days sight or
 At Ninety " " Pay this First of Exchange
 or other currency

Second and Third unpaid to the Order

of myself, the sum of

One hundred pounds with exchange stamps and commission
at the rate for demand drafts on London

Value received which place to Account

To Wm. Brown, Esq.,

Documents against payment.
(Signed) John Adams.

Melbourne, Australia

Example D.

No.

D/A

London, 1 January 1914 For £100

Sixty days sight or
 At Ninety " " Pay this First of Exchange
 or other currency

Second and Third unpaid to the Order

of myself, the sum of

One hundred pounds payable with exchange stamps and
commission at the rate for demand drafts on London

Value received which place to Account

To Wm. Brown, Esq.,

Documents against acceptance.
(Signed) John Adams.

Melbourne, Australia.

Example D.—The procedure concerning the collection of the above is the same as that in *Example "C,"* but when Brown has accepted the bill, the documents are handed to him, and the bill is retained by the Bank for presentation for payment at maturity, when Brown would have to pay, as in *Example "A,"* the amount of the bill plus commission, etc.

The foregoing examples are based on the assumption that the drawee has to pay all costs of collection, but should the bill be drawn without any clause as to charges and commission the Bank would remit the amount of the bill, so collected, by draft on London at usance, *i.e.* at 60 d/s, deducting any charges or commission from the amount to be remitted.

Terms and Abbreviations used in connection with the Shipping Trade.

A/S—Account sales.

Ballast—Water in tanks (water ballast), stones, etc., carried by a ship, in the absence of cargo, to make her draw sufficient water.

Backward ship—To load at some future time.

Berth ship—Vessel loading and booking cargo.

B/L—Bill of Lading.

Broken Stowage—Articles used to fill up the spaces between packages to prevent them from shifting.

c.f.o.—Coast for orders.

c.i.f.—Cost insurance and freight.

c. & f.—Cost and freight.

C/N—Credit Note.

C/P—Charter Party.

Cont.—Continent.

d. & b.—Deals and boards.

d.f.—Dead freight.

D.W.—Dead weight.

Dunnage—Mats and other articles used to protect the cargo.

E.E.—Errors excepted.

E. & O.E.—Errors and omissions excepted.

F.a.q.—Fair average quality.

F.a.s.—Free at ship.

F.e.p.—Free of English port.

F.o.b.—Free on board.

F.o.r.—Free on rail.

F.o.w.—First open water (Baltic trade).

F.o.—For orders ; Firm offer ; Firm order.

Handy vessel—A vessel of convenient size.

H.M.C.—His Majesty's Customs.

Liner—One of a line of steamers running regularly to and from a port.

M/C—Marginal credit.

O.C.—Open charter.

Option—Charterer to have option.

P.o.c.—Port of call.

p.p.—A particular port named.

Prompt ship—A ship ready to load.

regs.—Registered Tonnage.

Re-let.—Freight or charter transferred to another party.

Ship on the berth—A prompt ship booking cargo.

Spot ship—Ship at the place of loading.

S/N—Shipping note.

S.S. or \$.—Steamship.

Tonnage—The space in a vessel.

T.Q.—*Tale quale*, according to sample.

TRANSACTION No. 5
Iron Trade (Home Transaction).

Buyers :—

J. ROLANDS & Co., LTD.,
ECCLES,
MANCHESTER.

Sellers :—

GEO. BRADSHAW & Co., LTD.,
Metal Merchants,
64, CROSS STREET,
MANCHESTER.

1. A letter courting business with a view to opening a new account.
2. Telephone message.
3. Letter accepting terms.
4. Letter acknowledging the receipt of order.
5. Contract note.
6. When goods are despatched from the works, an Advice Card is sent out, and by the same post a Transfer Order.
7. Transfer Order.
8. Invoice.
9. Statement of account.
10. Letter with cheque enclosed.
11. Cheque.
12. Acknowledging receipt of cheque, and enclosing receipted statement.

1. Letter soliciting Order.

SHEFFIELD ADDRESS: 22 HIGH STREET.
TEL. No. 769.
TELEGRAMS: "JOISTS," SHEFFIELD.

TELEGRAPHIC ADDRESS:
"FERRO, MANCHESTER."
TELEPHONE No. 1572 CENTRAL.

GEO. BRADSHAW & CO., LTD.,
Metal Merchants,
64, CROSS STREET,
MANCHESTER.

17 March, 19—.

MESSRS. J. ROLANDS & CO., LTD.,
ECCLES, MANCHESTER.

DEAR SIRS,

Not having had the pleasure of doing business with you, we beg to draw your attention to our specialities.

We represent the following firms:—

Messrs. The Seaton Carew Iron Co., Ltd.—brand "SEATON CAREW."

Messrs. The Carlton Iron Co., Ltd.—brand "REDMARSHALL."

Messrs. The Distington Hematite Iron Co., Ltd.—brand "DISTINGTON."

Messrs. The Holwell Iron Co., Ltd.—brand "HOLWELL."

Messrs. The Redbourn Hill Iron & Coal Co., Ltd.—brand "REDBOURN."

"SEATON CAREW," "REDMARSHALL,"—These are two first-class East Coast Hematite Pig Irons, and we are selling them both very largely to the Steel Works of Sheffield, Leeds, Manchester, etc., etc., and to the Steel Works of two of our largest Railway Companies. We also sell their Foundry Irons to Ironfounders and Engineers throughout the North and Midland Counties.

"DISTINGTON."—This is a West Coast brand of Hematite Pig Iron, and is made from pure Cumberland Ores. Of course, it is higher in price than the two above-mentioned, but it is necessarily lower in sulphur and phosphorus. We do a very large business in this brand of Iron, and we are sure that if you gave it a trial it would meet with your entire approval.

"HOLWELL."—This Iron we sell in competition with the Derbyshire Irons to Ironfounders and Forge-Masters—to the latter, of course, for puddling purposes. We can match any grade you desire to have, either for foundry or forge purposes, and, if you have any outlet for this quality of Iron, we shall be glad to hear from you.

"REDBOURN."—This is a Lincolnshire Pig Iron made at Frodingham out of Lincolnshire Ironstone. We also sell this to the Foundry and Forge-Masters for the two above-mentioned purposes, but the Iron is of somewhat different properties, particularly so in the No. 4 Forge fracture. This quality of Iron is particularly well adapted for Iron Hoop making.

Over and above the above-mentioned specialities, we deal in other materials in connection with the Trade, and herewith hand you our circulars, which will show you what we deal in.

May we ask you whether you would kindly put our name down on the list of firms to whom you send out your inquiries, and, on receipt of an inquiry from you, we can assure you that same will have our most careful and prompt attention, as we are very desirous of commencing business with your good selves.

Hoping for the opening of business relations between us,

We beg to remain,

Yours faithfully,

GEORGE BRADSHAW & Co., LTD.

J. B. LEES,

(Director).

2. Telephone Message.

No. 398.

Time 10.15 a.m.

Date 18 March.

From Selves.

To G. Bradshaw & Co., Ltd.

Inquiry.

What is your lowest price per ton for 500 tons No. 4 Foundry "Holwell" Pig Iron, and what are your terms of delivery?

Reply.

75/- per ton Net Cash delivered at your sidings, Eccles, in equal monthly quantities over this and the next 3 months.

Sent by M. N.

Received by C. K. S.

Seen J. R.

3. Letter accepting Terms of No. 2.

TELEGRAPHIC ADDRESS : "INCUS," MANCHESTER.
TELEPHONE No. 1748 ECCLES.

ECCLES,
MANCHESTER,
18 March, 19—.

MESSRS. GEO. BRADSHAW & Co., LTD.,
64, CROSS STREET,
MANCHESTER.

DEAR SIRs,

We 'phoned you this morning *re* your terms and conditions of delivery of 500 tons No. 4 Foundry "Holwell" Pig Iron, and your reply was—"75s. per ton, net cash, delivered at your sidings, Eccles, in equal monthly quantities spread over this and the next three months." This we now beg to accept, and should be glad if you will deliver the first 125 tons at your earliest convenience.

Yours faithfully,
per pro. J. ROLANDS & Co., LTD.,
PHILIP MAGNUS,
(Director).

4. Acknowledging Receipt of Order.

SHEFFIELD ADDRESS: 22, HIGH STREET.
TEL. No. 769.
TELEGRAMS: "JOISTS," SHEFFIELD.

TELEGRAPHIC ADDRESS:
"FERRO," MANCHESTER.
TEL. No 1572 CENTRAL.

GEO. BRADSHAW & Co., LTD.,
Metal Merchants,
64, CROSS STREET,
MANCHESTER,

18 March, 19—.

MESSRS. J. ROLANDS & Co., LTD.,
ECCLES, MANCHESTER.

DEAR SIRs,

Confirming telephonic conversation and letter of to-day, we herewith have pleasure in enclosing our Contract Note for the 500 tons No. 4 Foundry "Holwell" Pig Iron then sold to you at 75s. per ton, net cash, delivered at your sidings in equal monthly quantities over this and the next three months. Will you kindly sign Confirmation Slip and return to us?

Again thanking you for the business,

We are, Dear Sirs,
Yours faithfully,
per pro. GEORGE BRADSHAW & Co., LTD.,
J. B. LEES,
(Director).

5. Contract Note.

TELEGRAPHIC ADDRESS:
 "FERRO," MANCHESTER.
 NATIONAL TEL. NO. 1572 CENTRAL.

SHEFFIELD ADDRESS : 22, HIGH STREET.
 TEL. NO. 763.
 TELEGRAMS : "JOISTS," SHEFFIELD.

CONTRACT NOTE NO. 325.

GEO. BRADSHAW & Co., LTD.,
 64, CROSS STREET,
 MANCHESTER.
 18 March, 19—.

MESSRS. J. ROLANDS & Co., LTD.,
 ECCLES,
 MANCHESTER.

We have this day sold to you *Five Hundred Tons, Number Four,*
Foundry "Holwell" Pig Iron.

Price *Seventy-five Shillings per Ton.*

Place of delivery *Your Sidings, Eccles, L. & N.W.*

Time of delivery *Over this and the next three months, in equal monthly quantities.*

Terms of payment *Net cash on tenth of month for previous month's invoices.*

In cases of strikes or combinations of workmen, or accidents, causing the stoppage of the works, the supplies of goods now contracted for may be suspended during their continuance. This clause applies to buyer and seller. When delivery of the goods has not been called for by the purchaser in the time specified above, payments shall nevertheless be considered due. All payments to be made on due date as a condition precedent to future deliveries.

For other conditions see back hereof.

500 tons.
 75/- per ton.

For GEORGE BRADSHAW & Co., LTD.,
 J. B. LEES,
 (Director).

[PLEASE SIGN THE SUBJOINED FORM AND RETURN BY NEXT POST.]

CONFIRMATION SLIP.

18 March, 19—.

GEORGE BRADSHAW & CO., LTD.,
MANCHESTER.

We have received your Contract Note No. 325 of above date, and now beg to confirm the same in terms and conditions as stated therein.

per pro. J. ROLANDS & SON,
PHILIP MAGNUS,
(Director).

[*Reverse side of Document.*]

CONDITIONS.

All tests and inspection to be made at makers' works. Such tests and inspection to be final.

Defective material will be replaced, but no allowance will be made for workmanship or other expenses.

We shall make no allowance for claims for short weight, unless opportunity is given for verifying the same.

All material is sold as undamageable, and for delivery in full waggon loads.

6. Advice Note.

TELEGRAPHIC ADDRESS:
"FERRO," MANCHESTER.

NATIONAL TELEPHONE.
No. 1572 CENTRAL.

Advice Note.

FROM GEO. BRADSHAW & Co., LTD.

64, CROSS STREET, MANCHESTER.

Messrs. J. Rolands & Co.,

19 March, 19—.

Truck No.		t.	c.	q.	lbs.
31405	No. 4 Foundry "Holwell" Pig Iron	125	—	—	—
To your Order at Eccles, L. & N.W.					
MONIED INVOICE TO FOLLOW.					

(Across the card is printed the following:—)

NOTICE.—No CLAIM for alleged short weight will be recognised unless the same be made immediately on receipt of the goods and accompanied by full particulars of Gross, Tare and Net of each Truck re-weighed at the Railway Station, where GEO. BRADSHAW & Co., LTD.'s responsibility as to delivery ceases.

7. Transfer Order.

TELEPHONE No. 1572 CENTRAL.

TELEGRAPHIC ADDRESS: "FERRO," MANCHESTER.

[Transfer Note.]

64, CROSS STREET,

MANCHESTER, 19 *March*, 19—.

To the Goods Agent

L. & N. W.

Rly.

Eccles.

Please transfer undernoted goods consigned to our order at your Station
to order of *J. Rolands & Co., Ironfounders.*

Eccles, charging carriage to our ledger a/c
and please remove all wagon labels before removal.

GEO. BRADSHAW & Co., LTD.,

Goods 125 tons Pig Iron.

Iron and Steel Merchants.

Truck Nos. 31405, etc.

8. Invoice.

TELEGRAPHIC ADDRESS :

64, CROSS STREET.

TELEGRAPHIC ADDRESS.
"FERRO, MANCHESTER."

MANCHESTER.

19 March, 19—.

MESSRS. J. ROLANDS & CO.,

ECCLES.

To GEORGE BRADSHAW & CO., LIMITED, *Dr.*

Iron and Metal Merchants.

TERMS—Net Cash 10 April, 19—.

† (£468 15s.)

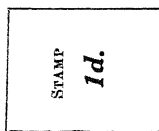
NOTICE—No Claim for alleged short weight of Iron will be recognised unless the same be made immediately on the receipt of the Iron, and accompanied by full particulars of Gross, Tare and Net of each Truck re-weighed at the Railway Station, where Geo. Bradshaw & Co.'s responsibility as to delivery ceases.

Interest will be charged on Overdue Accounts at rate of Five per Cent.
per annum.

			Order Number.	T.	C.	Q	Lbs.	Price.	£	s.	d.
March	18	No. 4 "Holwell" Pig Iron ...	325	125	—	—	—	75/-	468	15	0

Carriage paid to Eccles Station L. & N.W.

11. Cheque.



J. ROLANDS & CO., LTD.

No. 394 Eccles, April 9th, 19—.

The London City and Midland Bank, Limited,
79, King Street, Manchester.

Pay Messrs. Geo. Bradshaw & Co., Ltd., or Order Four hundred
and Sixty eight pounds fifteen shillings.

Per pro. J. ROLANDS & CO., LTD.,

Philip Magnus.
(Director.)

C £468 15s. od.

J. Jones, Cashier.

NOTE.—The above Cheque is crossed and marked not negotiable.

12. Acknowledging Receipt of Cheque.

TELEGRAPHIC ADDRESS:
 "FERRO, MANCHESTR."
 TELEPHONE NO. 1572 CENTRAL.

64, CROSS STREET,
 MANCHESTER,
 10 April, 19—.

MESSRS. J. ROLANDS & CO., LTD.,
 ECCLES, MANCHESTER.

DEAR SIRs,

We beg to acknowledge the receipt of your favour of yesterday's date, with cheque value £468 15s. enclosed, for which we are obliged. We enclose the statement of account receipted as advised.

Yours faithfully,
per pro. GEO. BRADSHAW & CO., LTD.,
 J. B. LEES,
 (Director).

TRANSACTION No. 6.

Iron Trade. (Export Transaction.)

Buyers:—

MESSRS. FRANKLIN BROS.,
 MELBOURNE.

Sellers:—

MESSRS. THE IRON & STEEL CO.,
 SHEFFIELD, ENGLAND.

1. Asking for quotation.
2. Submitting the quotation.
3. Indent.
4. Invoice with Certificate of Origin.
5. Advice of order despatched for Shipping Office.
6. Particulars for Bill of Lading.
7. Letter requesting Insurance.
8. Statement of account.
9. 90 d/s Draft.
10. Letter to Bank enclosing documents.

1. Asking for Quotation.

MELBOURNE,
19 March, 19—.

MESSRS. THE IRON & STEEL CO.,
SHEFFIELD, ENGLAND.

DEAR SIRs,

Please forward us per return of post your lowest price and best terms for the goods detailed below. Your price must include delivery C.I.F. Melbourne (or F.O.B. Liverpool), and earliest guaranteed delivery should be stated.

Kindly advise us of the net and gross weights of the specifications.

Yours truly,
FRANKLIN BROS.

Specification.

100 bars $1\frac{3}{4}$ " rds., 14/15 feet long.

50 " $\frac{7}{8}$ " " 16/17 "

50 " 1" " " "

40 " $1\frac{1}{4}$ " " " "

Same quality as supplied to us in August last.

2. Submitting Quotation.

THE IRON & STEEL CO., LTD.,
Manufacturers of Iron and Steel.

TELEPHONE No 16 SHEFFIELD.
TELEGRAMS AND CABLES:
"ACIER, SHEFFIELD."

BAR DEPARTMENT,
SHEFFIELD,
5 May, 19—.

Below we beg to quote you our best terms for the Specification contained in yours of the 19th March, and hope we may be favoured with your esteemed order.

The Quotation is made subject to acceptance by return of post, and to the conditions set out on the back hereof.

Yours faithfully,

For THE IRON & STEEL CO., LTD.,
JAMES IRONSIDES,
(Manager).

*Specification. Round Bar Iron as detailed by you in our "A" quality.
Your specification would weigh nearly $8\frac{1}{2}$ tons.*

Price. £10 5s. per ton, C.I.F. Melbourne.

Extras. None.

Terms. Net payment by 90 days' Bill.

Delivery. Six weeks after receipt of order.

[Reverse side of No. 2.]

GENERAL CONDITIONS.

1. In case of strikes, combinations of workmen, accidents, holidays, or other circumstances, causing a total or partial stoppage of the works, deliveries may be suspended without affecting the contract.

2. Material which is defective or not according to order to be replaced, but shall not form the subject of a claim for labour or any other expenditure.

3. No responsibility can be accepted for any delay in delivery, unless we specially undertake to guarantee under a penalty. Dates promised for rollings are approximate only and may be anticipated or delayed according to circumstances.

4. No responsibility for inaccuracies will be taken for any orders given per telephone.

5. If previous contracts still incomplete are broken, this contract may also be considered broken at vendors' option.

6. All payments to be made when due, as a consideration of future deliveries.

7. No order for deliveries shall be cancelled or suspended by the purchaser without the consent of the vendors.

8. No claim for short weight shall be made or allowed unless ~~an~~ opportunity be given to the vendors of seeing the goods re-weighed. The party proved to be in error to pay the expenses incurred thereby.

9. Where no quantities, delivery, or specification are given, it is understood that these are subject to our approval. If the whole specification quoted for be not ordered, the final quantities to be subject to the vendors' approval of final details.

10. All finished material is quoted for with the usual mill rolling, shearing and finish, etc., and with usual rolling, cutting and shearing margin, except where specially quoted otherwise. Where workmanship is undertaken, it is understood that the mill weight is charged in all cases. All testing and inspection to take place at the works and to be final there.

3. Indent.

Indent B 747.

From FRANKLIN BROS.,
Hardwaremen, etc.,
To THE IRON & STEEL CO., LTD.,
SHEFFIELD, ENGLAND.

Box 71468,
MELBOURNE,
1 Aug., 19—.

DEAR SIRs,

Please ship to Melbourne on our account the following specification of "Crown" Iron:—

100	Bars	1½"	Rds.	14/15	feet long.
50	"	7⁄8"	"	16/17	"
50	"	1"	"	"	"
40	"	1¼"	"	"	"

The above to be marked "XX Melbourne Wharf" in white paint, and shipped from Liverpool, per White Star steamer, not later than Oct. 31st, 19—.

Price—£10 5s. per ton net, C.I.F. Melbourne, as quoted in yours of May 5th.

Payment—Kindly draw at 90 d/s through the Union Bank of Australia, Ltd.

Yours faithfully,
C. D. FRANKLIN.


4. Invoice with Certificate of Origin.

S²HEFFIELD,

8 October, 19—.

MESSRS. FRANKLIN BROS.,
MELBOURNE.BOUGHT OF THE IRON & STEEL CO., LIMITED.
Iron & Steel Manufacturers.

239 Bars		Bundles Bar Iron	MARK.									
Shipped per s.s. <i>Persic</i> .		M/R to _____	X X Melbourne Wharf. (in white).									
Bars. Bdles. Order dated 1 Aug. 19—.		No. B 747										
97	1 3/4"	Rds. 14/15 feet.	5	9	1 16						12	s. d.
52	7/8"	" 16/17 "		15	1 24							
49	1"	" " "		19	16							
41	1 1/4"	" " "	1	4	2 12							
239						8	8	2 12	10/5/-	86	8	3

"Crown" Bar Iron branded "I. & S. .

Terms—Net cash against 90 d/s bill.

C. I. F. MELBOURNE.

CERTIFICATE OF ORIGIN.

Certificate for British Goods shipped to *Australia*.

I, *James Ironsides*, hereby certify that I am *manager* of *Iron & Steel Co., Ltd.*, the *manufacturers* of the articles included in this Invoice amounting to *eighty-six pounds, eight shillings and three pence*, dated *Oct. 8th, 19—* of goods supplied to *Messrs. Franklin Bros.*, and do hereby declare ~~that I am duly authorised to make and sign this Certificate on behalf of the said~~

that I have the means of knowing, and do hereby certify as follows:—

- (1)—That the said invoice is in all respects true and correct.
- (2)—That every article mentioned in the said Invoice has been either wholly or partially produced or manufactured in the United Kingdom.
- (3)—As regards those articles only partially produced or manufactured in the United Kingdom:—

(a)—That the final process or processes of manufacture have been performed in the United Kingdom.

(b)—That the expenditure in material or British production and or British labour (calculated subject to the qualifications hereunder) in each and every article is not less than one-fourth of the factory or works cost of such article in its finished state.

(4)—That in the calculation of such proportion of British production or British labour none of the following items have been included or considered:—Manufacturers' profit or the profit or remuneration of any trader, agent, broker or other person dealing in the article in its manufactured finished condition; ~~costs incurred in the mere packing of foreign-made goods in, e.g., cartons or other containers, cost of outside packages or any cost of packing the goods thereinto; any cost of conveying, insuring, or shipping the goods subsequent to their manufacture.~~

Witness *Lucio Rimanez*
Dated at *Sheffield*

(Signature) *James Ironsides*
this *8th* day of *October, 19—*.

5. Advice of Order Despatched for Shipping Office.

BAR DEPT. TO LIVERPOOL.

Goods despatched as per particulars below:

Sold to FRANKLIN BROS.,

MELBOURNE.

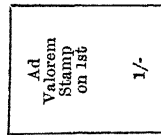
Your Order No. B 747.

Terms: *Net.*Delivered to *L. & N.W. Ry. Co.*For Forwarding to ... *Canada Dock, Liverpool.*To order of *Iron & Steel Co.'s Liverpool Office.*For s.s. *Persic.*M/R *Yourselves.*Carriage..... *Paid.*Date sent *8 October, 19—.*GROSS Weight ... *8 . 8 . 2 . 12.*Wagon No. *74729.*MARK :..... *X X (in white)**Melbourne Wharf*

Our Ref. No.

239 Bars.

9. 90 d/s Draft.



No. $\frac{1}{2}$ $\frac{2}{3}$

86-8-3

Sheffield, Oct. 12th, 19—

Ninety days *after sight of this* ^{First} ^{Second} ^{Third}
 of exchange (^{First} ^{Second} ^{Third} ^{unpaid}) *pay to our order*
the sum of *Eighty-six pounds, eight shillings and*
threepence sterling for value received.

To Messrs. Franklin Bros. *per pro. Iron & Steel Co.*
 Melbourne. *James Ironsides,*

Manager.

10. Letter to Bank, enclosing Documents.

THE IRON & STEEL CO., LTD.

Manufacturers of Iron and Steel.*

SHEFFIELD,

16 October, 19—.

THE MANAGER,

THE UNION BANK OF AUSTRALIA,
LONDON.

DEAR SIR,

We beg to enclose herewith full set of Documents as stated below covering our shipment of Bars per *Per3ic* to Melbourne, on account of Messrs. Franklin Bros.

We shall be obliged if you will pay the proceeds £84 0s. 9d. into the Manchester and Liverpool District Banking Co., Ltd. for the credit of our account with their Office of this town.

Please note our drafts are drawn under your letter of credit _____ dated __, __.

We are, sirs,

Yours faithfully,

FOR THE IRON & STEEL CO., LTD.,

Jas. Ironsides.

2 Invoices.

3 Bills of Lading.

2 Insurance policies.

1 Statement of Account.

1 Draft stamped.

2 Drafts unstamped.

(NOTE: Banker's discount on £86 8s. 3d. for 90 days @ $2\frac{1}{4}\%$ = £2 7s. 6d.
£86 8s. 3d. — £2 7s. 6d. = £84 0s. 9d.)

TRANSACTION No. 7.

Enamel.

Buyers:—

MESSRS. WM. BROWN & SONS,
HONG KONG.

Sellers:—

V. R. NISH & Co., LTD.,
LONDON.

1. Asking for order to be executed.
2. Indent.
3. Invoice with Declaration of Origin.
4. Order to Dock Co. *re* shipment.
5. Instructions to Shipbroker.
6. Instructions to Buyers.

7. Letter to Bank, enclosing documents.
8. Draft in Duplicate.
9. Policy of Marine Insurance.
10. Bill of Lading.
11. Specification Form.

1. Asking for Order to be Executed.

HONG KONG,

21 June, 19—.

MESSRS. V. R. NISH & Co., LTD.,
LONDON.

DEAR SIRs,

With reference to the recent visit of your traveller, Mr. Jones, we shall be pleased if you will kindly execute immediately the order for Enamels handed him, shipping the goods per mail steamer, and drawing upon us for the amount of our invoice at 90 days' sight as usual.

We enclose a copy of the indent placed with him, and remain

Yours faithfully,

WM. BROWN & SONS.

2. Indent.

Order placed by Wm. Brown & Sons, Hong Kong, with V. R. Nish & Co., Ltd., London.

ENAMELS.

84 doz. large tins, viz. :—

12 doz. each White.

Black.

Green.

Blue.

Red.

Yellow.

Cream.

84 doz. small tins, same assortment.

3. Invoice.

PREMIER CODE USED.

TELEGRAMS: DURABLE, LONDON
TELEPHONE: 0016 CENTRAL.

BOUGHT OF

V. R. NISH & CO., LTD.,
Varnish, Japan & Enamel Manufacturers,
LONDON.
MESSRS. WM. BROWN & SONS,
Hong Kong.

21 July, 19—.

FOL. 100	Shipped hence <i>per</i> the s.s. <i>Nile</i> ,				
No.	"Sunshine" Enamels,				
WB & S	f.o.b. London.				
1	1 case gross 2.2.10. net 1.3.14. meas. 27 × 26 × 18.				
Hong Kong	28 doz. large tins, viz. :—				
	12 doz. White.				
	12 doz. Black.				
	4 doz. Green.				
2	1 case gross 2.2.17. net 1.3.25. meas. do.				
	28 doz. large tins, viz. :—				
	12 doz. Blue.				
	12 doz. Red.				
	4 doz. Green.				
3	1 case gross 2.2.9. net 1.3.12. meas. do.				
	28 doz. large tins, viz. :—				
	12 doz. Yellow.				
	12 doz. Cream.				
	4 doz. Green.				
4	1 case gross 2.3.19. net 2.0.16. meas. 30 × 27 × 20.				
	42 doz. small tins, viz. :—				
	12 doz. each White, Black and Green.				
	6 doz. Blue.				
5	1 case gross 2.3.16. net 2.0.15. meas. do.				
	42 doz. small tins, viz. :—				
	12 doz. each Red, Yellow and Cream.				
	6 doz. Blue.				
	Case No. 5 contains :—				
	6 showcards.				
	24 tintcards.				
	Total :—	84 doz. large tins	...	...	8/-
		84 doz. small tins	...	...	5/-
					33 12 0
					21 0 0
					54 12 0
	Charges :—	Bs/L	0	3	0
		freight	2	10	0
		primage	0	5	0
		insurance	...		
					2 18 0
					0 6 0
					£57 16 0

Payable by our draft at 90 days' sight, order of Hong Kong and Shanghai Banking Corporation.

[Reverse side of No. 3.]

I, *Thomas Robinson*, hereby certify that I am *Managing Director* of *V. R. Nish & Co., Ltd.*, the manufacturers of the articles included in this invoice, amounting to *fifty-seven pounds sixteen shillings sterling*, dated *21 July, 19—*, of goods supplied to *Messrs. Wm. Brown & Sons*, and do hereby declare that I am duly authorised to make and sign this certificate on behalf of the said manufacturers that I have the means of knowing and do hereby certify as follows:—

- (1.) That the said Invoice is in all respects true and correct;
- (2.) That every article mentioned in the said Invoice has been either wholly or partially produced or manufactured in the United Kingdom;
- (3.) As regards those articles only partially produced or manufactured in the United Kingdom:—
 - (a) That the final process or processes of manufacture have been performed in the United Kingdom.
 - (b) That the expenditure in material of British production and/or British labour (calculated subject to the qualification hereunder) in each and every article is not less than one-fourth of the factory or works cost of such article in its finished state.
- (4.) That in the calculation of such proportion of British production or British labour none of the following items have been included or considered:—Manufacturer's profit or the profit or remuneration of any trader, agent, broker, or other person dealing in the article in its manufactured finished condition; costs incurred in the mere packing of foreign-made goods in, *e.g.*, cartons or other containers; cost of outside packages or any cost of packing the goods thereinto; any cost of conveying, insuring, or shipping the goods subsequent to their manufacture;
- (5.) (1) That with regard to goods put up in bottles or jars (if there be any such mentioned in the Invoice) that the foregoing paragraphs apply to the contents of the bottles or jars; and
of the bottles or jars; and
(2) With regard to bottles or jars being containers of goods mentioned in the Invoice—
That such bottles or jars are of British manufacture, and if purchased from Bottle Exchanges have distinctive marks or features which enable me to certify to their British origin.
(if par. 5 (2) cannot be certified to, the Certifier should strike it out).

WITNESS, *Arthur Jenkins*.

(Signature) *T. Robinson*.

DATED at *London* this *21st* day of *July, 19—*.

5. Instructions to Ship Broker.

PREMIER CODE USED.

TELEGRAMS: DURABLE, LONDON.
TELEPHONE: 0016 CENTRAL.

V. R. NISH & CO., LTD.

Varnish, Japan & Enamel Manufacturers,

LONDON.

20 July, 19—

MESSRS. PHILLIPS BROS.,

LONDON, E.C.

We have forwarded to *R. A. Dks.*The undermentioned goods to your order, which please ship *per s.s. "Nile."*For our account making out *Bills of Lading* to "*order.*"

Mark.	No.	Pack- ages.	Gross.	Net.	Real net.	Measurements.	Con- tents.	Value.
<i>WB & S</i>	1	1 case	C2.2.10			27×26×18	Paint	£57 16 0
	2	1 "	2.2.17			"		
<i>Hong</i>	3	1 "	2.2.9			"		
<i>Kong</i>	4	1 "	2.3.19			30×27×20		
	5	1 "	2.3.16			"		

Please also insure against all risks for £65, and send us policy in duplicate.

6. Instructions to Buyers.

Please address all communications to the firm.

PREMIER CODE USED.

TELEGRAMS: DURABLE, LONDON.
TELEPHONE: 0016 CENTRAL.

V. R. NISH & CO., LTD.

Varnish, Japan and Enamel Manufacturers,

LONDON.

25 July, 19—.

*Via Siberia.*MESSRS. WM. BROWN & SONS,
HONG KONG.

DEAR SIRs,

With further reference to your kind order of the 21st June, handed to our Mr. Jones, and confirmed by your favour of that date, we now beg to advise you that we have shipped the goods per the s.s. *Nile*, and herewith enclose invoice, amounting to £57 16s., for which sum we have drawn upon you at 90 days' sight, passing the draft, together with the B/L and insurance policy, through the Hong Kong and Shanghai Banking Corporation, for your kind attention in due course, as customary.

We hope these goods will arrive promptly, and meet with a quick sale. Looking forward to your further valued orders,

We remain, Dear Sirs,

Yours truly,

V. R. NISH & CO., LTD.,

T. ROBINSON,

(Managing Director).

7. Instructions to Bankers.

Please address all communications to the firm.

PREMIER CODE USED,

TELEGRAMS: DURABLE, LONDON.
TELEPHONE: 0016 CENTRAL.

V. R. NISH & CO., LTD.

Varnish, Japan, and Enamel Manufacturers,
LONDON.

21 July, 19—.

THE MANAGER,
HONG KONG AND SHANGHAI CORPORATION,
31, LOMBARD STREET, E.C.

DEAR SIR,

Enclosed we beg to hand you B/L, insurance policy, and draft, all in duplicate, as follows:—

£57 16s³, at 90 d/s, on Hong Kong,
which kindly have collected, and the proceeds remitted to us in due course. Instructions are attached to the draft, and charges are to be paid by us.

Yours faithfully,
V. R. NISH & Co., LTD.,
T. ROBINSON,
Director.

8. Draft.

STAMP
9d.

V. R. NISH & CO., Ltd.,

VARNISH & ENAMEL MANUFACTURERS,

London,

21 July, 19 — £ 57-16-0

At ninety days after sight ————— pay this
First of Exchange (Second unpaid) to the order of
Hong Kong & Shanghai Banking Corporation
the sum of Fifty-seven pounds sixteen shillings —————
Value received ————— which place to our account as advised by

To Messrs. Wm. Brown & Sons,

V. R. NISH & CO., Ltd.

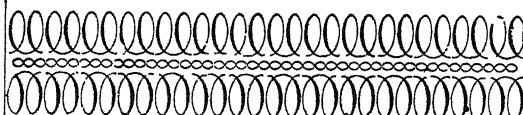
Hong Kong

R. F. Stephens
T. Robinson
F. Summers

SECRETARY.



No. 128672



For 75



9. Particulars for Insurance Policy.

Insured : V. R. NISH & Co., Ltd., London.

Amount : £65.

Rate : 5/3%.

Date : 21 July, 19—.

Ship : s.s. *Nile*.

-5 cases Enamel.

1/5

W. B. & S.

Hong Kong.

At and from London to Hong Kong.

Clause : A/R.

10. Particulars for Bill of Lading.

21 July, 19—.

Shipped by PHILLIPS BROS.

Per s.s. *Nile*, London to Yokohama.

Goods : 5 cases Enamel.

To order.

Three Bills affirmed.

1/5

W. B. & S.

Hong Kong.

Captain : Johnson.

Dated 21 July, 19—.

II. * SPECIFICATION for British and Irish Goods only.

Port of *London*.*Johnson Master, for Yokohama.*Ship's Name *s.s. Nile*.

Date of Final Clearance of Ship _____

* The Specification of Goods exported must be delivered to the proper Officers of Customs within six days from the time of the final clearance of the Ship, as required by the Customs Laws.

Marks.	Numbers.	Number and Description of Packages.	Description of British and Irish Goods, in accordance with the requirements of the Official Export List.	Nett Weights or Quantities.	Value.† (f.o.b.)	Final Destination of the Goods.
1/5	1	1 case	<i>Enamel</i>	cwt. qrs. lbs. 1 3 14		<i>Hong Kong</i>
W. B. & S. <i>Hong Kong</i>	2	1 "	"	1 3 25		
	3	1 "	"	1 3 12		
	4	1 "	"	2 0 16		
	5	1 "	"	2 0 15		
				Total Value £	54 12 0	

† The "f.o.b.," or free on board, value should be given.

I declare that the particulars set forth above are correctly stated.

(Signed) *V. R. Nish & Co., Ltd. (Exporter)* ‡(Address) *London*

(Countersigned) _____

‡ Adding Exporter or Agent, as the case may be.

Dated *25 July, 19--*.*Officer of Customs.*

TRANSACTION No. 8.

Rubber.

Buyers:—

MESSRS. ADAMS & COOK,
NEW YORK.

Sellers:—

MESSRS. HILL & DALE,
LONDON.

1. Cablegram making firm offer.
2. Cablegram accepting offer.
3. Letter confirming offer.
4. Contract.
5. Advice of shipment.
6. Invoice (3 copies).
7. Consular Invoice (3 copies).
8. Bill of Lading (2 copies).
9. Policy of Marine Insurance.
10. Bill of Exchange in Triplicate.

I. Cablegram Making Firm Offer.

TELEGRAM DESPATCHED BY HILL & DALE, LIMITED.

DATED LONDON, E.C., 3 Dec., 19—.

To *Messrs. Adams & Cook, New York.*

Form No. 394.

Reference.	Cipher.	Translation.
		<p>We make you firm offer of 22 cwts. Fair average quality Sheets/Biscuits 4/3½ per lb. Immediate shipment from London for prompt reply.</p>

2. Cablegram Accepting Offer.

TELEGRAMS RECEIVED BY HILL & DALE, LIMITED.

DATED LONDON, E.C., 3 Dec., 19—.

From *Messrs. Adams & Cook, New York.*

Form No. 395.

Reference.	Cipher.	Translation.
		We accept your offer of Fair average quality Sheets/Biscuits $4/3\frac{1}{2}$, 22 cwts. Immediate shipment.

3. Letter Confirming Offer.

3 Dec., 19—.

MESSRS. ADAMS & COOK,
NEW YORK.

DEAR SIRs,

We beg to confirm Cables passed between us as per enclosed transcripts, and we are glad you have been able to accept our offer of 22 cwts. F.A.Q. Sheets Biscuit at $4/3\frac{1}{2}$ for immediate shipment from London. Our contract is enclosed herewith.

Awaiting your advices,

We remain, dear Sirs,

Yours faithfully,

HILL & DALE, LTD.,

J. WEBSTER.

(Managing Director.)

4. Contract.

9 December, 19—.

A 1.

Sold to MESSRS. ADAMS & COOK, New York.

22 cwts. F.A.Q. Bis/Sheets Plantation Rubber @ $4/3\frac{1}{2}$ per lb.
London terms.

(Immediate shipment from London.)

Payment—Prompt Cash, or Sight Draft against Documents.

5. Advice of Shipment.

Finance & Accounts Dept.

HILL & DALE, LTD., LONDON.

12 December, 19—.

MESSRS. ADAMS & COOK,
78, WALL STREET,
NEW YORK.

DEAR SIRs,

Referring to your Contract dated 9th inst., we beg to advise having this day shipped per s.s. *Minneapolis* 18 cases Rubber, and we have pleasure in enclosing our invoice, consular invoice, original bill of lading, and marine insurance policy in regard thereto.

Yours faithfully,

HILL & DALE, LTD.,

J. WEBSTER.

(Director.)

Enclos.—

Invoice.

C. Invoice.

B/L.

Insurance Policy.

6. Invoice in Triplicate.



TELEGRAPHIC ADDRESS,
"AMALGAM, LONDON."

HILL & DALE, LIMITED,
LONDON.

INVOICE of Eighteen Cases Rubber, shipped to New York
per s.s. "*Minneapolis*," consigned to Messrs. ADAMS & COOK,
on account and risk of the concerned. New York.

Prompt, 21 December, 19—.

Form No. 271.

		A/c No. R.225/6.	lbs. ex London warehouse.	£	s.	d.
	1/17	17 Cases Rubber Sheets	2383 @ 4/3½	511	7	1
	1	1 Case Rubber Biscuits	81 @ 4/3½	17	7	8
		18 Cases.	2464 lbs.	£528	14	9
		Add charges—		£	s.	d.
		Export Port Rate ...		1	7	
		Bills of Lading ...		1	5	
		Insurance £595 ...		1	10	8
		Consular Fee		10	4	
				2	3	7
				£530	18	4

London—12 December, 19—.



Made R. A.

Checked } T. & W.
Passed }

7. Consular Invoice.

Invoice of
by Messrs. ADAMS & COOK, of New York,
from Messrs. HILL & DALE, Limited, of London,
to be shipped per s.s. "Minneapolis."

LONDON, England, 12 December, 19—.
Eighteen Cases Rubber,
purchased

Marks, Numbers, and Quantities.	Full Description of Goods.	Price per unit.	Amount.		Total Amount.		Consular Corrections or Remarks.
			£	s.	£	s.	
 1/17  1.	17 Cases Rubber Sheets = 2883 lbs. @ 4/3½ per lb. (ex London warehouse)		511	7 1			
	1 Case Rubber Biscuits = 81 " @ 4/3½ per lb.		17	7 8	528	14 9	
	18 Cases. <u>2464 lbs.</u>						
	<i>Add charges—</i>						
	Export Port Rate	..		1 7			
	Bills of Lading	..		1 5			
	Insurance £595...	..	1	10 3			
	Consular Fee	..		10 4	2	3 7	
					£530	18 4	
	N.B.—Always state the cost of packing, and all other costs, charges and expenses.						

The above invoice is correct and true.

(Signature of purchaser or seller or agent of either.) per pro. HILL & DALE, Limited,
R. MACDONALD, Accountant.

All Blanks in these Three Columns to be filled in by Shipper. The form of

[FORM No. 140.]

Directions.

[FORM No. 138.]

CONSULAR CERTIFICATE.

a

(Date) _____

I do hereby certify that the invoice described in the indorsement hereof was this day produced to me by the signer of the annexed declaration.

I do further certify that I am satisfied that the person making the declaration hereto annexed is the person he represents himself to be, and that the prices given in the invoice agree with the actual market value or wholesale price of the merchandise described in the said invoice in the principal markets of the country at the time of exportation, excepting as noted by me upon said invoice, or respecting which I shall make special communication to the proper authorities.

I further certify _____

that a fee of \$2.50 United States gold, equal to 10s. 4d., has been paid by affixing stamps to the duplicate copy of this document.

Witness my hand and seal of office the day and year aforesaid.

American Deputy-Consul-General,
London, England

1. Date.
2. Full names of Deponent.
3. "Purchaser" or "Seller."

Declaration of Purchaser or Seller or duly authorized Agent of either.

We, Hill & Dale, Ltd.,

the undersigned, do solemnly and truly declare that we are the ^{seller} of the (Purchaser or Seller.) merchandise in the within invoice mentioned and described; that the said invoice is in all respects correct and true, and was made at the place named therein, whence said merchandise is to be exported to the United States of America; that said invoice contains a true and full statement of the time when, the place where, and the person from whom the same was purchased, and the actual cost thereof, price actually paid or to be paid therefor, and all charges thereon; that no discounts, bounties, or drawbacks are contained in said invoice but such as have been actually allowed thereon; that no different invoice of the merchandise mentioned in said invoice has been or will be furnished to any one, and that the currency in which said invoice is made out is that which was actually paid or is to be paid for said merchandise.

We further declare _____

We further declare that it is intended to make entry of said merchandise at the port of ⁴ New York, in the United States of America.

Dated at LONDON, ENGLAND, this ⁵ 12th day of December, 19—.

per pro. HILL & DALE, Limited.

⁶ R. MACDONALD, Accountant.

4. Port.
5. Date.
6. Deponent's Signature.

Reverse side of C. I.

Invoice on the other side to be used.

PURCHASED BY IMPORTER.

Invoice No. _____ Issued in {
 Triplicate.
 Quadruplicate.

Certified _____, 19—.

Here mark the forms
 "Original," "Duplicate," &
 "Triplicate" respectively:

Original.

**AMERICAN CONSULAR SERVICE**

AT

LONDON, ENGLAND.

Date, 12 December, 19—.

Seller, MESSRS. HILL & DALE, Ltd.,
 London.

Purchaser, Messrs. ADAMS & COOK,
 New York.

Name of vessel or railroad _____

s.s. "Minneapolis."

Port of Shipment, LONDON.

Port of arrival, New York.

Port of entry, New York.

Amount of Invoice, £530 18s. 4d.

Kind of goods, Rubber.

LONDON, ENGLAND.**CUSTOM-HOUSE INDORSEMENT.***

No. _____

Importer _____

Vessel _____

From _____

Arrived _____

Kind of Entry:

Marks, Quantity, and Contents:

* Consular officers will leave all of above indorsement blank. It is to be filled in only at the custom house at the port of entry.

Form 1

8. Bill of Lading.

Stamp, six- pence.

ATLANTIC TRANSPORT LINE.**LONDON TO NEW YORK.**

Offices: **THE ATLANTIC TRANSPORT COMPANY, Ltd.**
 38, LEADENHALL STREET, LONDON, E.C.
 VICTORIA BUILDINGS, SWANSEA.
THE ATLANTIC TRANSPORT COMPANY,
 NEW YORK—WHITEHALL BUILDINGS, BATTERY PLACE.
 BALTIMORE—CHAMBER OF COMMERCE BUILDING.
 PHILADELPHIA—BOURSE BUILDING.
 CHICAGO—4, SHERMAN STREET.
 ST. LOUIS—CENTURY BUILDING.

DECLARED MARKS AND NUMBERS.

1/17

17 Cases



1

1 Case

18

Freight of	Tons.	cwt.	qrs.	lbs.	Gross.						
	1	4	2	17	at	30/-	per ton	£1 : 17 : 0			
"					"		"	: :			
"	feet			inches	"		"	: :			
"	"			"	"		"	: :			
"				doz.	"		per. doz.	: :			
Primage 10%								: 3 : 8			
Charges advanced								: :			
Total (stg.)								£2 : 0 : 8			

*Further particulars for Bill of Lading.*Shipped by *Hill & Dale.*Per s.s. *Minneapolis.*Goods: *18 Packages of rubber.**Messrs. Adams & Cook or their assigns.**Two Bills affirmed.*Captain: *Macdonald.*Dated: *12 Dec. 19—.*

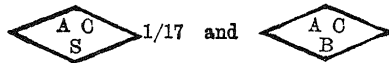
9. Particulars for Insurance Policy.

Jones & Brown and/or as agents.

At and from London to New York.

s.s. *Minneapolis*, sailing 12 Dec. and/or steamers and conveyances.

18 Cases rubber, marked



Valued at £595.

To pay average on each package

Rate of insurance: 5/- % net.

Dated: London, 11 Dec. 19—.

10. Bill of Exchange.

EXCHANGE FOR £530-18-4 London, 12th Dec., 19 —

STAMP

1d.

At sight pay this First of Exchange Second
and Third unpaid to the order of ourselves the sum of Five hundred
and thirty pounds eighteen shillings and fourpence against documents at
current rate of exchange for demand drafts on London

Value received which place to Account.

To Messrs. Adams & Cook,

J. Webster—Director.

78, Wall Str., New York.

T. Whitaker—Secretary.

TRANSACTION No. 9. (Exercise).

Wool Felt Hats.

Buyers :—

JAS. COOK & SONS,
TOKENHOUSE BUILDINGS,
ADELAIDE.

London Agents :—

MARK MATTHEWS & CO.,
FENCHURCH STREET,
, LONDON.

Manufacturers :—

JOHN EDWARDS & Co.,
NUNEATON.

Particulars of Transaction.

An Adelaide firm in the usual course of business instructs its Buying Agents in London to purchase and ship a consignment of Wool Felt Hats. The order is placed with a firm of Hat Manufacturers at Nuneaton, who are asked to complete the order and forward to s.s. *Montreal* in Millwall Dock.

When this is done the manufacturers send in their invoice for the Hats, and the London Agents settle the account by cheque. Mark Matthews & Co. effect shipment, insurance, etc., and make out a shipping Invoice, one copy of which is sent with a letter advising shipment, and informing the buyers that a documentary draft at 60 d/s for the amount of the invoice has been drawn and negotiated through the Bank, by whom it will be presented for acceptance.

Order No. : M4233.

Marks : J.C. & S.
Adelaide.

12 doz. assorted, G2494, @ 17/9	=	£10 13 0
1 doz. cartoons @ 6/	=	0 6 0
1 Case, 3.2 × 2.8 × 2.2, oil paper	=	0 8 9
Net 29 lbs., Gross 3 qrs. 26 lbs.		<u>£11 7 9</u>

To be ready for shipment within 14 days of receipt of order.

Payment to be made by 60 d/s draft on London.

Forwarded to s.s. *Montreal* in Millwall Dock.

Duplicate Invoices on approved form, bearing certificates, required for Customs entry.

Insurance and Stamp : 4/7. Commission $2\frac{1}{2}$ %. Freight 27/6 + 10 %.
Other charges : 17s. 10d.

EXERCISE.

(a) Letter from buyers to London Agents ordering goods; (b) Acknowledgment of receipt of order; (c) Forwarding order to manufacturers; (d) Shipping advice; (e) Letter advising despatch of goods; (f) Manufacturer's Invoice; (g) Cheque from Agents; (h) Effect Insurance; (i) Make out Freight Note; (j) Export Invoice; (k) Letter to buyers advising shipment; (l) Draft at 60 d/s for amount of Invoice; (m) Letter to Bank.

TRANSACTION No. 10. (Exercise).

Llama Shirts.


An Indent is received by Mark Matthews & Co., Fenchurch Street, London, from Messrs. Macgregor Bros., Rio de Janeiro, for Llama Shirts. The goods are bought of Salton Brown & Co., 123, Hope Street, Glasgow, who send in to Mark Matthews & Co. the following invoice:—

123, HOPE ST.,
GLASGOW.
20 April, 19—,

MESSRS. MARK MATTHEWS & Co.,
Fenchurch St., London.

Bought of SALTON BROWN & Co.,
Manufacturers.

O/M.M. 4231.

Marks and Nos.	Particulars of Goods.	Price.	£	s.	d.
 # 4686 Rio de Janeiro	R1296 8 ^s doz. Llama Shirts ... @	41/9	17	14	10
	K1293 8 " " " " ... @	45/3	18	2	0
	SAMPLES.				
	R1296 1 doz. Llama Shirts ... @	41/9	2	1	9
	K1293 1 " " " " ... @	45/3	2	5	3
	# 4686 3.6 x 3.3 x 1.10 Case and Pitch Paper lining.			10	0
	Less Discount 3% ...		£ 40	13	10
			1	4	5
			£ 39	9	5

One case forwarded per Glasgow and South Western Ry.
to Liverpool Docks for shipment per s.s. *Hornby Grange*.

Further particulars of shipment:—

Rate of freight—25s. and 10 per cent.

Bills of lading—2s. 6d.

Insurance—6s. 3d. per cent.

Commission—2½ per cent.

Net and gross weights in kilos must be marked on packages and documents.

C.I. triplicate in English or Portuguese on special forms must be certified and signed by the merchant beneath the total.

Note C.I. are not required for samples up to £10 inclusive of charges.

Invoices for goods that pay *ad valorem* duties in Brazil must contain the expenses, such as shipping charges, freight, insurance, commission, etc., as well as the value of the goods.

EXERCISE.

(a) State in their proper order the forms and documents which have to be made out by Mark Matthews & Co.

(b) Mark Matthews & Co. draw on 24 April on Messrs. Macgregor Bros., against the invoice, at 60 d/s, documents attached, through the National Bank of Brazil. Draw the draft.

(c) Name the documents that would be handed to the Bank with this draft.

(d) Write a letter to Macgregor Bros., Rio de Janeiro, dated 24 April, advising the above shipment and draft.

TRANSACTION No. II. (Exercise).

Worsted Suitings.

PARTICULARS OF SHIPMENT.

Buyers:—

R. DANIELS,
LIVERPOOL.

Sellers:—

MESSRS. ROGER & GALLET,
ROUBAIX.

Forwarding Agents:—

MARK MATTHEWS & Co.,
FENCHURCH STREET,
LONDON.


Manufacturer's Invoice.

ROUBAIX,
20 April, 19—.

MESSRS. MARK MATTHEWS & Co.
FENCHURCH ST.,
LONDON.

Bought of ROGER & GALLET,
Woollen Manufacturers.

O/ M.M. 4235.

Marks and Nos.	Particulars of Goods.	Price.	£	s.	d.
<div style="border: 1px solid black; padding: 2px; display: inline-block;"> R.D.  Liverpool </div>	395850—57½ Worsted Suitings				
	„ 1—64½ „				
	„ 4—56 „				
	„ 5—54½ „				
	„ 8—57½ „				
	290 yds. ... @	4/4	62	16	8
	All wool, made in France.				
	395859—56				
	„ 62—56½				
	„ 63—54½				
	167½ yds. ... @	3/0½	25	9	6
	71 % cotton, 29 % wool, made in France.				
	Less discount 3¼ % ...		£ 88	6	2
			3	6	3
	Zinc-lined case, 2.10 × 2.10 × 2.9		84	19	11
			0	15	8
			£ 85	15	7

The above amount includes 8/ cost of carriage to port of shipment.

EXERCISE.

(a) Write a letter from Daniels to Mark Matthews & Co. enclosing the indent, particulars of which may be obtained from the above invoice.

(b) Write out an order to Roger & Gallet for the goods, embodying the following particulars:

Shipment to be made within 14 days of receipt of order.

Payment to be made by sight draft on London.

To be packed in one bale and forwarded to Royal Albert Docks to the order of R. Daniels, Liverpool.

(c) Write a letter from the sellers, acknowledging the receipt of the order, and promising delivery within the time specified.

(d) Make out the invoice. Mark Matthews pay freight, insurance, and other charges, amounting to £5 17s. 10d. Commission 2½ per cent.

(e) Write a letter, as from Mark Matthews & Co., to the buyers, informing them that the bale has been forwarded to them per L. & N. W. Ry. and enclose the invoice.

(f) Draw up a form of Banker's draft, payable at sight, for the amount of the invoice.

(g) Write a letter from the buyers to the sellers, enclosing the draft in settlement.

(h) Make out a receipt for the amount of the draft and write a covering letter to the buyers, soliciting further orders.

GENERAL EXERCISES.

1. What is an Indent? What is the usual routine when the agent receives the indent?

2. Write a letter asking for Shipping Instructions.

3. What is the object of a Delivery Order?

4. What are the necessary documents to have in hand before the forwarding agent can make out the invoice to the consignee?

5. Write a letter inquiring about the prices and terms of delivery respecting certain goods, and give a quotation.

6. Write a letter accepting the quotation of No. 5.

7. Give an example of a merchant's Order Sheet.

8. Write a letter, as from a merchant, giving advice respecting a certain shipment to his shipping agent.

9. What are the duties of a shipping agent respecting a shipment?

10. What is the ordinary procedure when a railway company ships the goods for the merchant?

11. Distinguish between an open letter of Credit and a Documentary Letter of Credit.

12. C. D. of London received from W. & R. of Brisbane, an order for one ton of High Speed Steel at £120 per ton, f.o.b. Liverpool. The a/c was to be paid on presentation of C. D.'s draft at sight with documents attached, freight and charges to be paid by the consignee. Make a copy of the Bill drawn by C. D. on W. & R. and state what documents would be attached to it.

13. A bill drawn in Denmark upon an English firm is marked as payable in the "middle of April." Upon what day can payment be demanded?

14. State three different classes of Securities accepted by bankers against advances to customers, and briefly describe the formalities necessary in each case between the parties when the loan is effected.

15. Explain the following:—

Trade discount, Underwriting, Depreciation, Goodwill, *Del credere*, Lien, Banker's draft, on sale or return, Rebate on Bills discounted, Vouchers, Bill of Sale, Set-off, *ad valorem*.

16. Rule a form of invoice (putting in whatever particulars you please to give it actuality), and enter the following:—

3 Pcs. Sheeting 52" No. 40 $1/62, 1/80, 1/97 = 239$ yds. at $6\frac{1}{2}d.$
 6 " " 69" " $2/64, 2/66, 2/68 = 396$ " at $9\frac{1}{2}d.$
 5 " " 70" " $3/70, 2/69\frac{1}{2} = 349$ " at $9\frac{3}{4}d.$

Deduct $3\frac{1}{4}\%$ discount.

17. You are an exporter of stationery, and have received an order from Melbourne for your stock lines, value, say, £100. State the procedure you would follow in getting the goods to your customer in Melbourne.

18. A merchant may quote a price for goods f.a.s., which means that the price includes the cost of conveying the goods to the ship's side. Mention five other kinds of prices commonly quoted for goods, give their commercial abbreviations and explain exactly what the prices mean.

19. "Bill of Exchange with shipping documents attached." What are these shipping documents? Describe the functions of each, and explain why the documents should be attached to a Bill of Exchange.

20. Explain as fully as you can what you understand by discounting a draft.

21. (a) Messrs. Thomas Holt & Co., of 128, Market Street, Manchester (Telegrams: Holt, Manchester), have just received 10 bags of granulated sugar ordered from Messrs. Joseph Taverner & Sons, of 119, Great Cobalt Street, London (Telegrams: Grano, London). Messrs. Holt find that 5 of the bags have been seriously damaged by sea-water. Draft, in as few words as possible, a telegram from Messrs. Holt explaining the matter, and at the same time ordering another 5 bags to be despatched at once.

(b) Write a letter as from Messrs. Taverner, acknowledging receipt of the wire from Messrs. Holt and stating that 5 bags of granulated have been sent off, and that Messrs. Taverner are investigating the complaint about the damaged bags. Add any expressions you think appropriate to the occasion, and sign the letter in such a way as to show that you have power to act for Messrs. Taverner.

22. Rule a form of invoice, putting whatever headings will make it look like a real invoice, and enter the following:—

1 pc. \times 27 Coating, 56 yds. at 4s. 2d. per yd.

1 " 36 " 37 " at 3s. 9d. " "

1 " 0127 Trousering, 48 yds. at 3s. 3d. per yd.

Terms $1\frac{1}{4}\%$, one month. Deduct the discount and receipt the invoice.

23. What is a Consular Invoice, and what purpose does it serve?

24. What is meant by "Crossing" a cheque, and why is it resorted to? Give three different specimen crossings, and explain the meaning of each. If you receive an open cheque made out in your name and payable to bearer, what precautions would you adopt to prevent its being wrongfully cashed?

25. Leonard & Co., of London, have sold goods to Herren Schultz und Sohne, Tiergarte, 14, Hamburg, to the value of £180 10s. Draw out a Bill of Exchange in duplicate at 10 days for the amount of Marks, payable to Leonard & Co.'s order. £1 = 20.45 mks.

26. What do the following abbreviations stand for:—E.E., F.A.Q., F.O.B., M.S.S., q.v., T.T., viz., E.G.? Explain the difference between F.O.B. and C.I.F.

27. Explain what is meant by a Negotiable Instrument. Give examples.

28. Give the meaning of each of the following expressions:—Free on Board, Presenting a Bill for Acceptance, Turnover, Via.

29. Define an invoice. Mention the particulars usually given in such a document and rule and write out a specimen invoice for the following:—Buyers, Brown & Carson, 36, Love Lane, Birmingham. Sellers, Johnson & Crewe, 10, Philpot Lane, London, E.C., 3 cases Sardines, 100 in each case, at 9s. 3½d. per doz.; 5 cases Tomatoes, 2 doz. in each case, at 3s. 10½d. per doz.; 5 28-lb. boxes Macaroni, at 2½d. per lb.; 10 boxes French Plums, 28 lbs. in each box, at 45s. per cwt. Deduct 1% and receipt the invoice.

30. Write in as few words as possible a telegram embodying the following: Kindly forward at once 5 chests Assam Pekoe, Box, No. 157, by L. & N. W. Railway goods train; and wire if you are unable to despatch. Telegraphic address of Sellers "Roslam, London"; Buyer, John Wright, 16, Colquitt Street, Liverpool. State the cost of the telegram.

31. Explain the expression "In case of need with X, Y & Co.," and say what a holder of a bill must do before taking advantage of the instructions implied in this expression.

32. What are certificates of origin?

33. What do you understand by a *trade mark*, and what advantage does a business derive from adopting one?

34. Explain as fully as you can the words *without prejudice* which sometimes appear at the head of a communication.

35. Write a letter to a contractor who requests to be allowed to amend an estimate by reason of an error of omission having been made.

36. Write a letter (in English) to a French friend in Paris, explaining to him the ordinary routine in England as regards (1) Postal Orders, (2) Money Orders, and (3) Telegraphic Remittances.

37. What are the meanings of the following abbreviations?

c/o., c.i.f., L/C, £E, 12 mo, ult.

38. Write a letter to the newly-appointed Manager of a Branch, instructing him as to the chief duties that he will be expected to perform.

39. How should the cheques, payable as follows, be indorsed—

(a) Pay John Brown & Co., Ltd., or order.

(b) Pay Mr. Lloyd Roberts, or order. (Note.—Mr. Lloyd Roberts is dead, and Mr. John Williams is his executor.)

(c) Pay Mr. John and Mrs. Maria Jones, or order.

(d) Pay _____ or order.

40. Give an illustration of a non-negotiable Bill of Exchange.

41. Explain fully the term "our draft" as applied in banking.

42. A cheque endorsed to you by the payee is returned from your bank marked "refer to drawer." What would you do with it?

43. A silk merchant in France (J. Mariette) has sold silk to an English merchant in London (W. Jones) for £500. He wishes to place that amount to his credit with his correspondent in England (F. Williams). Draw the bill (in English) showing how he could do this; and show what

safeguard he could adopt to prevent the return of the bill to him in case W. Jones dishonours it.

44. Explain the following terms:—Private firm, public company, “small profits quick returns,” glut in the market, tariff, warehousing system.

45. What do you know about:—Freight, Charter-party, Bill of Exchange, Credit note, Clean receipt, Hypothecation?

46. Explain the following abbreviations:—A/C, A/S, B/E, B/L, C.I.F., \$m/d, T.T., U/Wrs, I.O.U., F.O.B.

CHAPTER X.

HIS MAJESTY'S CUSTOMS AND EXCISE.

The Customs as an Institution.

IN all probability the Customs Department, and its work, is the least known of any of the great Departments of State in the United Kingdom. The popular idea of the Customs Officer is that he is an official clad in a smart blue uniform, whose only duty is to wait for travellers coming off ships, and ransack their belongings, for any small quantities of tobacco, spirits or scent that they may have bought, because those luxuries are cheaper abroad than in this country. In olden days the detection of the smuggler was his chief occupation, and one that was fraught with great danger, for the smuggler then was a desperate character, who stopped at nothing to bring his nefarious and illegitimate trade to a successful issue. In those times smuggling was carried on by shiploads, the vessel awaiting a favourable opportunity, such as a cloudy moonless night, to drop anchor close to the shore, and hurriedly discharge its cargo of contraband: then, ware the unfortunate Customs Officer who happened to attempt to bring the smuggler to justice. The officer always went about his duty armed, and miniature battles often resulted when the officer's path crossed that of the smuggler.

The Customs Department really became a well organised department with the passing of the Customs Consolidation Act of 1876. Before that its records are somewhat irregular and romantic. From then until 1909 it existed as one Department of State, the Excise being its co-partner in collecting the greater part of the Revenue of this country. At that date, the two departments were amalgamated under the title of "His Majesty's Customs and Excise," with a joint Board of Commissioners at the Custom House, Lower Thames Street, London. The duties of the Customs side of the Department

are many and varied, the majority of the staff working quietly and unostentatiously among the docks and warehouses of our great ports.

The Customs are installed at every port in the United Kingdom that has any shipping business at all. Each port has its own Custom House, which is controlled from the headquarters in London. Its business consists chiefly of the superintending of the discharge of vessels from foreign countries. The examination of the whole of the cargoes, whether free or dutiable, and if the latter, assessing and collecting the amount of duty chargeable. Each port is in charge of a Collector, who also acts as Registrar of Shipping, Collector of Light Dues, Paymaster to the Royal Naval Reserve, and Receiver of Wreck.

The greater and more important side of the Customs work is in connection with the cargoes carried to the United Kingdom from foreign countries, and when it is mentioned that over 10,000 ships arrive from foreign ports, and discharge their cargoes in London alone, annually, the magnitude and importance of the work of the Customs Officer will be readily understood. The law enacts that every vessel arriving in Great Britain from a foreign country must, within twenty-four hours of its arrival, make a report at the Custom House of its cargo, whether it is for Home Use, or is in transit for other countries. The owners or their agents then have to pass entries for their goods, describing the nature of the goods, number of packages, quantity and value. From this data the officer has to check and examine the whole of the cargo. He has to examine all foodstuffs and carry out the provisions of the Food and Drugs Act. He also has to keep a careful watch for manufactured articles, which in any way infringe the Merchandise Marks Act. We look to him in connection with this Act to protect our manufacturers from having similar goods to their own placed on our markets as British products when in reality they are made abroad, and are almost invariably an inferior and cheaper article. This is often a very delicate business, as the ways of defeating the Merchandise Marks Act are various and ingenious, so that at times the Customs Officer has almost to argue a case for law in his examination of foreign manufactured goods before he can pass them as "cleared."

We also rely on him to see that no vessel is allowed to

proceed to her berth, that has recently had on board any case of plague, yellow fever, small-pox, or other infectious disease. The captain must produce to the officer his "Bill of Health," and should it not be a clean one, the ship is at once placed in quarantine, under the charge of the Medical Officer of Health for the port.

Perhaps the least obtrusive, least known, and yet the largest business connected with the Customs is the work in connection with bonded warehouses. The law enacts that all goods liable to duty, shall pay that duty upon importation. But the Commissioners have power, with the sanction of the Lords of the Treasury, to permit merchants to warehouse such goods, without the duty being paid, until the actual time that they are required for Home Consumption. These bonded warehouses have to be specially approved for the purpose, and are under the direct supervision of the Officers of Customs, and are secured with Crown locks. The warehouses are never open unless an officer is in charge, and the keys are never out of the custody of the Customs. This privilege confers a great boon on merchants, as it means that millions of pounds sterling are in circulation which otherwise would be lying idle. Attempts at fraud in connection with bonded warehouses are very few and far between, as the merchants have to enter into a very large bond, commensurate with the size of the warehouse, and the nature of the goods stored, which bond is liable to forfeiture in the case of any fraudulent dealings.

A detailed account of how the officers work in assessing duty, the many privileges given to merchants, operations that are allowed to be performed, the various conditions that are applicable at every turn in connection with the Customs Department and the merchants, would perhaps fill a volume.

It is surprising that the work is carried on between the public and the Crown with such little friction, and it speaks volumes for the zeal, efficiency, and tact shown by the officers in the execution of their duty, that such friction is reduced to practically an irreducible minimum.

The Customs Operations.

Dutiable goods warehoused in a bonded warehouse may be left without payment of the duty until required for consumption,

and they may be operated on under supervision of Crown officers and in accordance with the governing regulations.

Before an operation is performed, a notice stating the exact nature and terms of the proposed operation and containing a specification of the goods as when last warehoused must be prepared and signed by the proprietor. This notice must be on the approved operation warrant, Form 509A for dry and 500A for wet goods.

The operations allowed on **Wet Goods** are as follows:—

Vatting.—Putting together Wines or Spirits into a vat to obtain uniformity of character.

Blending.—Putting together Wines or Spirits of similar sorts.

Mixing.—(This is only allowed for Exportation.) Putting together Wines or Spirits of different sorts.

Racking.—Drawing off Wines or Spirits from one cask or vessel into another.

Wines from operations can only be put into casks of the minimum capacity of quarter casks (28 to 30 gallons) for Home Consumption or 7 gallons for Exportation.

Spirits in casks of a minimum capacity and containing not less than nine gallons liquid either for Home Consumption or Exportation.

Wines may be racked from the lees and Spirits racked off bright. The lees or sediment may be destroyed, or if so requested the lees may be exported with the wine or be duty-paid.

Wines or Foreign Spirits not sweetened may be mixed, but sweetened Spirits or Liqueurs can only be mixed with special permission of the Commissioners of Customs and Excise and then for Exportation only.

Reducing.—Lowering the strength of Spirits by the addition of water.

There is no provision in the law allowing this, but it is sanctioned in Customs warehouses in the case of Spirits intended for Exportation in cask, or for fortifying Wines under the Customs Consolidation Act, sec. 95. Spirits may be reduced with water for Bottling, Exportation, or Stores, or for Fortifying purposes, but are inadmissible for Home Consumption except in bottle.

Filling.—The making good of natural waste in casks of Wines or Spirits by the addition of similar liquor.

Sparkling.—Still Wine may be made Sparkling in Bond by an approved process and may be bottled subsequently for Home Consumption or Exportation. If cleared for Home Consumption the duty payable is as for Sparkling Wine imported in bottle. The date of importation being reckoned as the day when made Sparkling.

Fortifying.—Foreign Wine may be fortified with Spirit for Home Consumption provided that the Wine is not raised to a greater degree than 40 degrees of proof spirit, and for Exportation beyond 40 degrees, provided it is proved to the satisfaction of the Board that climatic influences render it necessary for the preservation of the Wine. The Spirits allowed to be used are:—

- (a) Foreign Spirits unsweetened.
- (b) " " mixed in Bond for Exportation.
- (c) British plain Spirits.
- (d) Spirits of Wine.

British Cider and Perry and British Wines may be fortified similarly, but must be at once removed for exportation in original casks.

Bottling of Wines and Spirits.—To be done in a warehouse or compartment specially approved for the purpose. Spirits may be reduced with water as required, and the bottles used for Home Consumption may be imperial or reputed quarts or pints. Each case packed must contain **one or more dozen** quarts or two or more dozen pints and the liquid quantity must be not less than 1·78 gallons. Wines can only be bottled for Exportation.

Disgorging Wines.—Removing sediment from effervescing Wines.

Starting.—Wines and Spirits may be started into casks when necessary on written application to the Board.

The losses allowed on operations are, except in the case of Bottlings, 1 per cent. For Bottlings, 2 per cent. is allowed. All remnants from operations must be immediately duty-paid or used in another operation.

The operations allowed on **Dry Goods** are:—

Bulking.—Putting together the whole of a parcel of Tea, Coffee, or Cocoa into one bulk and afterwards returning same to packages.

Ledger No. _____ Folio _____

WARRANT—WET GOODS FOR OPERATION.

Station No. _____
 Month and Year _____
 STATION, *London Dock.*

PORT, *London.**To the Officer in charge of *A Vault*Notice is hereby given to *rack* the undermentioned *hogshead Brandy into 2½ casks.*†Insert "rack," "blend," or
"bottle," etc., as required.

Signature of Proprietor } *Thomas Williams.*
 or his Agent }
 Address, *45, Duke Street, W.*
 Date, *12.2.14.*

*LANDING OR WAREHOUSE ACCOUNT.										RE-EXAMINATION.			
Bonder's Name, Rotation, Date.	Marks and Numbers	Content.	Ullage	Hydro- meter Strength.	Obscura- tion.	Actual Strength.	Proof Gallons.	Deficiencies.		Register and Folio.	Date of completion of Operation.		
								Allowed	Charged				
<i>F. Smith</i> <i>1913</i> <i>7826</i>	<i>CR</i> <i>3</i>	<i>60½</i>	<i>50 5</i>	<i>u.p.</i> <i>1.3</i>	<i>1.0</i>	<i>u.p.</i> <i>0.3</i>	<i>59.3</i>						

Number and date of H.C. warrant on which chargeable deficiency, if any, is paid _____

*To be filled up by the Merchant.

No. 500A.

 Officer.

 Date.

[Actual size : 13 in. × 10 in. Colour : pale green.]

Ledger No. _____ Folio _____

WARRANT—DRY GOODS FOR OPERATION.

Station No. _____
Month and Year _____
STATION, London Dock.

PORT, London.

*To the Officer in Charge of B Floor

Notice is hereby given to Repack the undermentioned 24½ cases Currants into 4 cases each containing 32 x 7-lb. tins.

+Insert Bulk, Blend, or Repack, &c., as required. }
Signature of Proprietor } F. Jones & Co.
or his Agent }
Address, 24, Moor Lane, E.C. }
Date, 8. 4. 14. }

*LANDING OR WAREHOUSE ACCOUNT.					RE-EXAMINATION.				
Bonded Name, Relation, &c.	Marks and Numbers.	Gross.	Tare.	Net.	Sample.	Gross.	Tare.	Net.	Date of completion of Operation.
J. Brown & Co. 11 8499 et. Vostizza @ Patras	Choice Average 9.3. Net 10								

Number and date of H.C. warrant on which chargeable deficiency, if any, is paid _____ Officer.
*To be filled up by the Merchant. No. 509A. Date _____
[Actual size : 13 in. x 10 in. Colour : pale green.]

Repacking.—Coffee, Cocoa, or Tea may be repacked for Home Consumption.

Tea of the same or different countries may be blended and repacked for Home Consumption, Exportation, or Stores, or it may be compressed for Exportation only.

The operations allowed on Tobacco are repacking, drying, garbling, butting and blending, and in all cases the refuse will be secured by the Crown.

Denaturing.—Tea may be denatured and manufactured into Caffeine and Tobacco into Nicotine.*

CHAPTER XI.

EXPORTS.

How to be dealt with in regard to Customs Regulations.

For all goods deposited in Bonded warehouses which it is desired to export, the exporter must prepare a warrant giving full particulars of the goods as at time of importation, or receipt into warehouse from another station, and also Bond sufficient to cover double the duty chargeable, for their production at the place of shipment.

Bond is given at the Custom House and the Bond warrant is taken to the officer at the station where the goods are lying. The officer, after seeing that the particulars are correct, re-examines the goods, writes off allowed losses, or charges duty in the case of excessive losses, and authorises delivery. Goods going direct to a vessel in the same port are sent in charge of a licensed lighterman, or carman who takes the necessary documents with him.

In the case of Spirits or Tobacco the exporter must also prepare a Request Note, which, when signed by the officer, becomes the permit for the removal of the goods, and accompanies them to their destination, to prevent possible seizure by Excise authorities on route.

Goods removed to other ports for shipment are conveyed either by rail or steamer and at the exporter's risk in case of loss.

In cases of non-delivery of goods to the officers at the exporting vessel, the exporter must show cause why his Bond should not be put in suit, and if a satisfactory explanation is not given within seven days the duty must be paid. If the duty is not paid the case is reported to, and dealt with, by the Commissioners of Customs and Excise.

Before goods may be shipped as stores the vessel must be

entered outwards, Bond must be given in the penalty of double the duty for the due shipment and disposal of the goods, and a Stores Authority signed by the master or owner produced.

Drawback.

The system of Drawback payable by the Commissioners of Customs and Excise is very beneficial to manufacturers in this country who use dutiable articles in the course of their manufactures. It provides that goods which are exported and have already paid duty shall, on exportation, have that duty refunded. For instance, Coffee, roasted and ground in the United Kingdom, would, on exportation, be entitled to the drawback on the amount of raw coffee used in the process; or Cigarettes would be entitled to the duty on the amount of tobacco used in their manufacture.

Drawback is allowed on Tobacco, Beer, Coffee, Sugar and sugar goods, in the Customs, and on British Beer, Spirits, Methylated Spirits, Glucose, and Saccharin in the Excise Department. On plain British Spirits (Whiskey) and on British Compounded Spirits an allowance of 3*d.* or 5*d.* per gallon is allowed on exportation but no drawback.

It is most important that the person claiming drawback should see that his claim is correct, for if on examination there is found to be a discrepancy, the goods are liable to forfeiture, and the penalty on the claimant is £100 or treble the amount of drawback as the Commissioners see fit.

Customs Formalities Respecting Specifications.

The exporter of goods for which no bond is required must produce to the proper Officer of Customs within six days of the final clearance of the exporting vessel a specification according to the nature of the goods exported. There are two forms (29 and 30) for British and Irish and Foreign and Colonial goods.

The Customs Authorities are empowered to call for Invoices or Bills of Lading for the goods at any time within twelve months of the shipment to verify the accounts, and the exporter is liable to a penalty of £5 if the particulars given in the specification are found to be inaccurate.

F (706)
6-11-12.

Example of Specification for British and Irish Goods.

***SPECIFICATION for British and Irish Goods only.** No. 29 (Sale.)

Port of *London*

Ship's Name **Arawa*

Robertson Master, for *Algoa Bay*.

Date of Final Clearance of Ship *17 March 1914.*

* The Specification of Goods exported must be delivered to the proper Officers of Customs within six days from the time of the final clearance of the Ship, as required by the Customs Laws.

Marks.	Numbers.	Number and Description of Packages.	Description of British and Irish Goods in accordance with the requirements of the Official Export List.	Net Weights or Quantities.	Value † (f o b.)	Final Destination of the Goods.
[AB] <i>Algoa Bay</i>	603/6	2 Cases	<i>Two Cases containing</i>			
			<i>Apparel, Woollen o/s</i>		£ 2	
			<i>Bleached Cottons</i>	<i>650 yards</i>	12	
			<i>Cotton Hosiery. Stockings & Socks</i>	<i>25 doz. pairs</i>	8	
			<i>" Manufactures unwaxed, Pillow Cases</i>		3	
			<i>Unbleached linens</i>	<i>100 yards,</i>	3	
			<i>Worsted Mixed Stuffs</i>	<i>40 "</i>	2	
			<i>Woollen Mixed Flannels</i>	<i>140 "</i>	5	
			Total Value ...		35	<i>Algoa Bay</i>

† The "f.o.b." or free on board, value should be given

I declare that the particulars set forth above are correctly stated.

(Signed) *J. Brown & Co.†*

Dated *20 March, 1914,*

(Countersigned)

(Address) ** Barbican, E. C.*

Officer of Customs.

† Adding Exporter or Agent, as the case may be.

[Actual size : 13 in. × 8 in. * Colour : white.]

EXPORTS.

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Example of Specification for Foreign and Colonial Goods.

***SPECIFICATION for Foreign and Colonial Merchandise free of Duty, No. 30 (Sale).
or on which all Duties have been paid.**

Port of *London.*

Ship's Name *Stanley Hall.*

Dickson, Master, for *Algoa Bay.*

Date of Final Clearance of Ship *17 March, 1914.*

* The Specification of Goods exported must be delivered to the proper Officers within six days from the time of the final clearance of the Ship, as required by the Customs Laws.

Marks.	Nos.	Number and Description of Packages.	Description of Foreign and Colonial Merchandise, in accordance with the requirements of the Official Import List.	Country whence goods were consigned when imported.	Net weights or quantities.	Value † (f o b)	Final Destination of the Goods.
<i>AB & Co. Algoa Bay</i>	<i>605/6</i>	<i>2 pkgs.</i>	<i>Two packages containing Fancy goods All Silk Broad Stuffs Silk Mixed Ribbons " Lace</i>	<i>France Japan Switzerland France</i>	<i>50 yds.</i>	<i>£ 7 3 8 6</i>	<i>Algoa Bay</i>
† The "f.o.b., or free on board, value should be given.						Total Value	<i>2£</i>

I declare that the particulars set forth above are correctly stated.

(Signed) *J. Jones & Co. (Exporters). ‡*

Dated *20 March, 1914.*

(Address) *Barbican.*

‡ Adding Exporter, or Agent, as the case may be.

Sec. 3373, Exportation Code, par. 360.

[Actual size : 13 in. × 8 in.

Colour : pink.]

(Countersigned)

Officer of Customs and Excise.

I. For Direct Exportation.

The documents required are Warrant 504 for Dry Goods or Warrant 496 for Wet Goods together with an appropriate Shipping Bill (64).

Example of Warrant (504)—Dry Goods for Exportation

Ledger No.
Folio

Port London.
Station Surrey Dock.
Number

Month and Year 4, 1914.

DRY GOODS FOR EXPORTATION.

Register and Folio.	Ship and Date of Importation or Cancellation and Year and Bond's Name.	Country whence Goods were consigned when Imported.	Number and description of Packages and Goods.	Import Marks and Numbers.	Export Marks and Numbers.	Final destination of Goods.	Sample.	Landing Weight.	Re Weight.	Officer Date
	Bengal 18. 1. 13 278 J. Jones & Co.	Italy	Two boxes Figs	J.J. 1/2	R.B. & C. 1/2	New York		1 2	1 2	
Value for Export £20										

[Actual size : 11 1/2 in. x 11 in. Colour : buff.]

[Attached to Warrant 504.]

II. WAREHOUSEKEEPER'S ORDER.

To the Warehousekeeper at *Surrey Dk.*
 Deliver for Exportation as under—

Station Number

Month and Year *4, 1914.**J. Jones & Co.* Exporter.

Ship and date of Importation, Customs, Rotation and Year, and Bond's Name.	Number of Packages in words with description of goods.	Landing Marks and Numbers.	Date of delivery from Warehouse. To be filled in by the Warehousekeeper.
<i>Bengal</i> <i>18.1.13</i> <hr/> <i>273</i> <i>J. Jones & Co.</i>	<i>Two boxes Figs.</i>	<i>J. J.</i> <i>1/2</i>	

Officer of Customs and Excise.

Date

[Reverse side, Warrant 504.]

DRY GOODS FOR EXPORTATION.

I. WARRANT.

Station *Surrey Dock.*

Notice is hereby given by *Messrs. J. Jones & Co., of 289, Mark Lane, E.C.,* to export under General Bond dated 7.4.14*
in the Ship *Orinoco*, bound to *New York*, lying at *Tilbury Dock*, and to be removed by Licensed* *Lightermen*
Garman

[The description of the goods,
and the quantity in words]

Two cases containing one hundredweight and two quarters figs liable to the duty of £0 10 6

Signature of the Exporter } *for J. Jones & Co.*
or his Agent } *T. Brown.*

This is to certify that Bond has been given for the due exportation of the goods as above.

Name of proposed Surety *T. White.*

Occupation *Carman.*

Address *1, Road Lane, E.C.*

For warehousing particulars see indorsement.

* Delete when inapplicable.

Collector.

Date.

C. & E. No. 504. Warehousing Code, pars. 537—546.

5276.
Sec. 1913.

Example of Warrant (496)—Wet Goods for Exportation.

Ledge No. _____	Folio _____	Port <i>London.</i>
WET GOODS FOR EXPORTATION.		Station <i>Surrey Dock.</i>
Ship and date of Importation, } Customs Rotation and Year } <i>Mavis 3.9.13</i> <i>7251</i>		Number _____
Country whence Goods were } consigned when imported } <i>France</i>		Month and Year _____ 19—
Bonder's Name <i>F. Williams.</i>		

Number and description of }
Packages and Goods. } *Two cases Still Wine (Claret) ne 30° I. I. B.*

LANDING ACCOUNT.										RE-EXAMINATION.					
Register and Folio.	Export Marks and Numbers.	Final Destination of Goods.	Import Marks and Numbers.	Content.	Village.	Hydrometer Strength.	Obscuration.	Actual Strength.	Gallons.	Deficiencies.		Proof Gallons.			
										Allowed.	Charged.				
	SC 1 1/2	Hamburg	P W 1 1 1/2 2 } ea		12	Reputed	Quarts = 4								
Value free on board for Export £5												Officer	Date		

[Actual size : 10 in. x 11 in. Colour : buff.]

[Attached to Warrant 496.]

II. WAREHOUSEKEEPER'S ORDER.

To the Warehousekeeper at *Surrey Dock*.

Deliver the undermentioned for Exportation to *Hamburg*.

Station Number _____
Month and Year. 191

Exporter *F. Williams*.

Ship and date of Importation, or Customs Relation and year, and Bonded's name.	Number of Packages in words with description of goods.	Landing Marks and Numbers.	Date of delivery from Warehouse. To be filled in by the Warehousekeeper.
<i>Mavis</i> 3.9.13 7251 <i>F. Williams</i>	<i>Two Cases Claret Wine</i>	<i>F W 1/2</i>	

Officer of Customs and Excise.

Date.

[Over.

[Reverse side of Warrant 496.]

WET GOODS FOR EXPORTATION.

I. WARRANT.

Station *Swaney Dock.*

Notice is hereby given by *Mr. F. Williams*, of *17, Hoe Street, W.*, to export (under General Bond, dated *17.1.19*)* in the Ship *Storm*, bound to *Hamburg*, lying in river, and to be removed by Licensed *Lighterman *German* of goods in words] *Two cases Claret Still Wine @ France, I. I. B. ne 30° liable to the duty of £1*

Collector's
No. _____
Date _____

Signature of the Exporter }
or his Agent, _____

This is to certify that Bond has been given for the due Exportation, as above.

Name of the proposed Surety *F. Brown.*

Occupation *Auctioneer.*

Address *3, Cheapside, E.C.*

For Warehousing particulars see endorsement.

* Delete when inapplicable.

Collector, _____

Date _____

No. 496. Warehouse Code, pars. : 537—546.

Sec. 40234
1912

[*Example of Shipping Bill—(continued).*]

* Strike out words in italics if not required.

declare that the quantity, description, and value of the goods entered in this Shipping Bill are correctly stated*
further declare that the goods are of British Manufacture, and claim

~~Drawback-ent~~

T. Williams Exporter or Agent.

Port _____

Date _____ 191

Received the above-mentioned packages on board }
 this ship.

Particulars of Examination }
 and Certificate of Shipment }
 to be inserted here.

_____, { Master, Mate, or
 authorised person.
 _____ { Countersignature of Officer
 of Customs and Excise.

Export Officer.

N.B.—The Lightermen or Carmen are particularly required to give immediate notice to the Export Officer if any of the above-mentioned Goods be shut out of the Vessel, and on no account to take them to any other Ship than the one above-named without his permission.

Exportation Code, paragraphs 40 and 134.

Sec. No. ⁴¹³⁴⁴
 1912

[Colour: White. Size: 15½ in. × 9¾ in.]

For Spirits and Tobacco in addition a Permit Form 520 or 521 is also required.

Example of Request Note (Spirits).

Excise—No. 528.

Request Note, and Permit or Certificate.

I Request a Permit to remove from

to the* o'clock in the 19—, noon, and conveyed by Signed by County of Spirits specified below; to be sent out at

Casks or Cases.		Spirits.		Casks or Cases		Spirits.	
Marks and Numbers.	Liquid Gallons.	Strength.	Proof Gallons.	Marks and Numbers.	Liquid Gallons.	Strength.	Proof Gallons.

The proper Duties having been paid, or secured by Bond, the above-named Spirits may be delivered.

Dated at In the 19—, noon.

* The number and description of the packages and denomination of the Spirits should be entered here. If racked or blended, &c., they should be so described. Officer.

Customs No. 520 { Importation Code, paragraph 10.
G.O. 1911 Customs, Part II., paragraphs 75-77.
Warehousing Code, paragraph 223.

Sec. 46072 1912.

[Colour: Blue, Size: 8½ in. × 6¼ in.]

2. For Removal to another Port for Immediate Exportation.

Warrant 508 for Dry or 499 for Wet Goods. A despatch is forwarded by the officer who delivers the goods to the port of shipment, where the local agent of the exporter presents a Shipping Bill and makes a request on the despatch to ship the goods by a certain steamer.

Example of Warrant (508)—Dry Goods for Removal for Immediate Exportation.

DRY GOODS FOR REMOVAL FOR IMMEDIATE EXPORTATION.

Warehouse *Surrey Dock.*
Number _____
Month and Year 19—

Ship and date of Importation, or } *Crane* $\frac{17.2.14}{266}$
Customs Rotation and Year }

Bonder's Name *Charles Williams.*

Country whence goods were Con- }
signed when imported }

Spain

Number and description of }
Packages and Goods }

Three cases Raisins.

Register and Folio.	Export Mark and Number.	Final Destination of Goods.	Landing Mark and Number.	Gross.	Tare.	Sample.	Delivery Weight.	Difference.	
								More.	Less.
	<i>C E</i> <i>1/3</i>	<i>Rotterdam</i>	<i>C W</i> <i>1/3</i>	— 3	— 21	—	— 3 21	—	—
Value for Export £2								Officer	
								Date	

[Colour: Yellow. Size: $11\frac{1}{2}$ in. \times 9 in.]

[Attached to Warrant 508.]

II. WAREHOUSEKEEPER'S ORDER.

To the Warehousekeeper at *Surrey Dock,*Deliver for Removal for }
immediate Exportation } *Folkestone.*

The undermentioned Goods:—

Remover *T. White.*Warehouse Number _____
Month and Year _____ 19--.

Ship and date of Importation, or Customs Rotation and Year.	Bonder's Name.	Description of Goods and Number of Packages in words.	Export Marks and Numbers.	Import Marks and Numbers.
<i>Crane</i> $\frac{14}{265}$	<i>C. Williams</i>	<i>Three Cases Raisins</i>	<i>C E</i> $\frac{1}{3}$	<i>C W</i> $\frac{1}{3}$

THE ADDRESS OF THE CONSIGNEE is NOT to,
be written on the Official Card; nor is it to appear
on any package delivered by virtue of this Order.

Officer of Customs

Date

[Reverse side, Warrant 508.]

DRY GOODS FOR REMOVAL FOR IMMEDIATE EXPORTATION.

I. WARRANT.

Station *Surrey Dock.*

Notice is hereby given by Mr. *T. White*, of *7, Hill Street, Finsbury*, to remove (under General Bond dated 3.4.13),* by [conveyance] *rail*, to the Port of *Folkestone*, for immediate Exportation to *Rotterdam*, and to be removed by Licensed ^{Lieut. Hermann} ~~Carman~~ *Jones* the undermentioned Goods, viz. :—

[The description of the Goods, and
the quantity in words]

Three cases containing one hundredweight Raisins, liable to the duty of *£1*

Consignee at the } *F. Smith.*
Port of Shipment }

Signature of the Exporter } *for T. White,*
or his Agent } *S. J.*

This is to certify, that Bond has been given for the due removal to, and exportation from, or rewarehousing at the above Port of the above Goods, within _____ days from the date hereof.

Name of proposed Surety *F. Thomson.*

Occupation *Solicitor.*

Address *54, Cannon St., E.C.*

Port _____

{ Collector or
Clerk of the
Bonds.

For Warehousing particulars see endorsement.

* Delete when inapplicable.

{ Accounts Code, paragraphs 207-8.

No. 508

{ Warehousing Code, paragraphs 537-46, and 548-559.
1864 1864 1906
Secretary, Customs, No.

[Colour: Yellow. Size: 11⁷/₈ in. x 9 in.]

Example of Warrant (499)—Wet Goods for removal for Immediate Exportation.

Ledger No. _____ Folio _____
 Port or Collection *London.*
 Station *Surrey Dock.*
 Number _____
 Month of Year _____ 19—, _____

WET GOODS FOR REMOVAL FOR IMMEDIATE EXPORTATION.

Country whence goods were }
 consigned when imported } *France.*
 Final Destination of Goods } *Buenos Ayres.*
 Number and description of } *One ½ Cask Brandy.*
 Packages and Goods }

LANDING OR WAREHOUSE ACCOUNT (To be filled in by the Merchant).					RE-EXAMINATION.								
Bonder's Name, Rotation, Date.	Marks and Numbers.	Content.	Ullage.	Obscuration.	Actual Strength.	Proof Gallons.	Ullage.	Hydrometric Strength.	Actual Strength.	Proof Gallons.	Deficiencies. Allowed.	Charged.	Warrant Book and Folio.
<i>F. White & Co.</i> 7.3.13 469	<i>F. W.</i> 5	31	30.5	1.0	0	31.1							
Difference + or - when warehoused on measured ullage.					No. of samples taken since last warehoused.								
Register and Folio.													
Value for Export £42. _____ Officer. _____ Date. _____													

H. [Attached to Warrant 499.]

II. WAREHOUSEKEEPER'S ORDER.

To the Warehousekeeper at *Surrey Dock*

You may deliver for Removal to }
for Immediate Exportation } *Southampton.*

Station Number

Month and Year. 191

The undermentioned Goods :—

Exporter *F. White & Co.*

Number and Description of Packages and Goods in words.	Bondor's Name.	Rotation and Year.	Import Marks and Numbers.	Export Marks and Numbers.	Date of Delivery (to be filled in by the Warehousekeeper).
<i>One ½ Cask Brandy.</i>	<i>F. White & Co.</i>	<i>13 469</i>	<i>FW 5</i>	<i>SC 1</i>	

THE ADDRESS OF THE CONSIGNEE is NOT to be written on
the Official Card ; nor is it to appear on any package delivered
by virtue of this Order.

Officer of Customs and Excise.

Date _____

EXPORTS.

225

[Reverse side, Warrant 499.]

WET GOODS FOR REMOVAL FOR IMMEDIATE "EXPORTATION.

Collector's
No. _____
Date _____

I. WARRANT.

Station *Surrey Dock.*

Notice is hereby given by *F. White & Co.,*
of *72, Thames Street, E.C.,*

to remove (under General Bond dated 1.6.12) * by [conveyance] *Rail* to the Port of *Southampton* for immediate Exportation
to *Buenos Ayres* and to be removed by Licensed * ~~Lighterman~~ } *White* the undermentioned Goods, viz. :—
Garman }

[The description of the Goods
and the quantity in words]

One ½ cask containing forty proof galls. Brandy,

liable to the duty of £10.

Agent at the Port } Name *Charles Williams,*
of Shipment. } Address *2, Dock Head.*

Signature of the Exporter } *F. White & Co.*
or his Agent. } *F. W.*

This is to certify that Bond has been given for the due removal to, and exportation from, or re-warehousing at the above
Port of the above Goods, within _____ days from the date hereof.

Name of proposed Surety *F. Jones,*

Occupation *Mason,*
Address *3, Rood Lane, E.C.*

Collector. _____

Port *LONDON.* Date _____ 19____.

For Warehousing particulars see indorsement.
* Delete when inapplicable.

No. 499. Warehousing Code, pars. : 537—546 & 548—559. G.O. (Customs) ¹² 1911,
Part II, par. 53 & G.O. (Excise) ¹³ 1912, par. 9. Sec. Customs, No. ¹⁸⁶²⁴ 1913.

[Colour: Yellow. Size: 11½ in. x 9 in.]

3. For Shipment as Stores direct.

Warrant 505 for Dry or 497 for Wet Goods together with Shipping Bill (64).

Example of Warrant (505)—Dry Goods for Ship's Stores.

Warehouse *Surrey Dock.*

Number

Month and Year 19—.

DRY GOODS FOR SHIP'S STORES.

Register and Folio.	Ship and date of Importation or Customs Kotation and Year and Bonders Name.	Import Marks and Numbers.	Number and description or Packages and Goods in words.	Quantity delivered.
	Swift 8.1.14 240 J. Jones & Co.	C 209	One Chest Indian Tea	cwt. qrs. lbs. 1 1 0
				Officer Date

EXPORTS.

[Attached to Warrant 505.]

II. WAREHOUSEKEEPER'S ORDER.

To the Warehousekeeper at *Surrey Dock*

Deliver for Ship's Stores as under :—

Warehouse Number

Month and Year 19—.

T. Williams Merchant.

Ship and date of Importation or Customs Rotation and Year and Bond's Name.	Number and description of Packages and Goods in words.	Import.	
		Marks.	Numbers.
<i>Swift</i> 8.1.14 <div>240</div> <i>J. Jones & Co.</i>	<i>One Chest Indian Tea</i>	<i>0</i>	209
		Officer of Customs Date	

[Reverse side, Warrant 505.]

DRY GOODS FOR SHIP'S STORES.

For all Dry Goods.

I. WARRANT.

Station *Surrey Dock.*

Notice is hereby given to ship under General Bond dated 7.2.1911* as stores in the Ship *Tigris*, bound to *New Zealand*, lying at *London Dock*, to be removed by Licensed ^{Lighterman} ~~Carpenter~~ } *White* the undermentioned Goods.

Number and description of Packages and Goods, with quantities allowed, in words at length.

One chest Indian Tea containing one hundredweight and one quarter liable to the Duty of £3 10s. 0d.

Date 7.4.14

Signature of authorised person for *T. Williams*

J. Brown.

Address *6, Smith Street, E.C.*

Bond in force.

For Warehousing particulars see Indorsement.

* Delete when inapplicable.

No. 505. {Accounts Code, paragraph 207.

{Warehousing Code, paragraphs 537-546.

Date

Secy., Customs, No. ²³⁴⁸ 1907

[Colour : Pink. Size : 11½ in. × 9 in.]

Collector.

EXPORTS.

Example of Shipping Bill for Goods as Stores.

Port of

SHIPPING BILL FOR GOODS AS STORES.

UNDER INLAND REVENUE BOND.		UNDER CUSTOMS BOND.	
Collection		Warehouse	<i>Surrey Dock</i>
District		Number	
Station		Month and Year	19—
Date			

Export Ship *Tigris*. Master _____ for *New Zealand*
 Entered Outwards *6.4.14* Bond given *General*
 Station *London Dock* Lighterman *White*
 Conveyance *Lighter* ~~Carmen~~ _____
T. Williams Exporters ~~or Agents.~~

Marks, Nos, and Rotation No.	Number and Description of Packages.	Quantities.	Goods.	Particulars of Importation.
<i>C 209</i> <i>14</i> <i>240</i>	<i>One Chest</i>	<i>1.1.0</i>	<i>Indian Tea</i>	<i>Swift</i> $\frac{8.1.14}{240}$ <i>J. Jones & Co.</i>
				* _____ Officer _____ Date Searcher (Out Ports only.)
Total ...		Granted		

For Goods ex Customs Warehouse at Port of Shipment the Shipping

- Bill must be signed by the Officer in charge of the Accounts.

Received the above-mentioned Packages on } _____ { Master
 board this Ship _____ 19— } { or Mate
 _____ { Counter-signature of
 _____ { Officer of Customs

Particulars of Examination and Certificate
 of Shipment to be inserted here }

_____ Export Examining Officer.

N.B.—The Lightermen or Carmen are particularly required to give immediate notice to the Export Examining Officer if any of the above-mentioned Goods be shut out of the Vessel, and on no account to take them to any other Ship than the one above-named without his permission.

No. 64.—G. O. $\frac{44}{1893}$ and G. A. $\frac{57}{1897}$.

[Colour: Buff. Size: $13\frac{1}{2}$ in. \times $8\frac{1}{2}$ in.]

4. For Removal to another Port for immediate Shipment as Stores.

Warrant 509 for Dry or 500 for Wet Goods. The procedure is as removal to another port.

Example of Warrant (509) for Dry Goods for removal for Immediate Shipment as Stores.

DRY GOODS FOR REMOVAL FOR IMMEDIATE SHIPMENT AS STORES.

Warehouse *Surrey Dock.*

Number _____
Month and Year *August, 1913.*

Bonder's Name *C. Smith.*

Ship and Date of Importation, or } *Store* 13.2.13
Customs Rotation and Year. } 1296

Number and description of }
Packages and Goods } *One bag Coffee and one box Raisins.*

EXPORTS.

231

Register and Folio.	Landing Mark and No.	Gross.	Tare.	Sample.	Delivery Weight.	Difference.	
						More.	Less.
	<i>R X I</i> <i>One bag Coffee</i>	<i>22</i>	<i>2</i>	<i>.</i>			
	<i>Finest Selected</i> <i>M M</i> <i>Denia</i> <i>One box Raisins</i>	<i>26</i>	<i>5</i>				
					Date	Officer	

[Attached to Warrant 509.]

II. WAREHOUSEKEEPER'S ORDER.

To the Warehousekeeper at *Surrey Dock*.

Deliver for removal to }
for Ship's Stores } *Southampton*.

The undermentioned Goods:—

Warehouse Number _____
Month and Year *August, 1913*.

Remover *C. Smith*.

Ship and date of Importation, or Customs Rotation and Year.	Bondler's Name.	Description of Goods, and Number of Packages in words.	Import Marks and Numbers.
<i>Stork</i> 1913 1296	<i>C. Smith</i>	<i>One bag Coffee</i> <i>One box Raisins</i>	<i>R X I</i> <i>Finest selected</i> <i>M M</i> <i>Denaa</i>

THE ADDRESS OF THE CONSIGNEE IS NOT TO BE WRITTEN
on the Official Card; nor is it to appear on any
package delivered by virtue of this Order.

Officer of
Customs
Date 3

**DRY GOODS FOR REMOVAL FOR IMMEDIATE
SHIPMENT AS STORES.**

Collector's
No. _____
Date _____

I. WARRANT. (509.)

• Station *Surrey Dock.*

Notice is hereby given by *Mr. C. Smith*, of *18, West Street, W.C.*, to remove under General Bond dated *14.1.12** by [conveyance] *rail*, to the Port of *Southampton* for immediate and direct shipment as stores on board the ship *Caroline*, bound to *West Indies*.

No. of Men 26, and to be removed by Licensed ^{Lichterman} ~~Cyman~~, L. & S. W. Railway, the undermentioned Goods, viz.:—

[⁷The description of the Goods and the quantity in words.]

Consignee at port } *F. Williams.*
of Shipment. } Signature of the Remover } *Charles Smith.*
or his Agent. }

This is to certify that Bond has been given for the due arrival and delivery of the Goods to the proper Officers of Customs at the above Port within _____ days from the date thereof.

Officers of Customs at the above Port within
Name of proposed Surety *Charles Williams*,
Occupation *Auctioneer*.
Address *4, Mark Lane, E.C.*

Collector or Clerk of the Bonds,
_____ } 19__.
day of _____

For warehousing particulars see indorsement.

For warehousing particulars see indorsement.
* Delete when inapplicable.

No. 509. • { Accounts Code, par. : 207.
 { Warehousing Code, pars. : 537-546.

Secy. Customs, No. 19227
07.

[Colour: Orange. Size: 11½ in. × 9 in.]

[Attached to Warrant 500.]

II. WAREHOUSEKEEPER'S ORDER.

Warehouse Number

• To the Warehousekeeper at *Surrey Dock*.

Month and year *April, 1914.*

• Deliver for Removal to } *Liverpool.*
for Ship's Stores. }

Remover *Brown & Johnson.*

The Undermentioned Goods :—

Ship and Date of Importation, or Customs Rotation and Year.	Bonder's Name.	Description of Goods and Number of Packages in words.	Import Marks and Numbers.
<i>B. $\frac{14}{7}$</i>	<i>J. White</i>	<i>One case Whiskey B.P. Spirits</i>	<i>B. $\frac{14}{7}$ 3</i>

THE ADDRESS OF THE CONSIGNEE is NOT to be written on the Official Card; nor is it to appear on any package delivered by virtue of this Order.

Officer of Customs.

Date.

EXPORTS.

WET GOODS FOR, REMOVAL FOR IMMEDIATE SHIPMENT AS STORES.

I. WARRANT. (500.)

Station *Surrey Dock.*

Notice is hereby given by *Messrs. Brown & Johnson*, of *13, Water Hill, W.C.*, to remove under General Bond dated *4th April, 1914** by [conveyance] *Steamer*, to the Port of *Liverpool* for immediate and direct shipment as stores on board the ship *Lake Michigan*, bound to *New York*. No. of Men *46*, and to be removed by Licensed * *Lighterman*, *Carman*, *L. & N. W. Railway* the undermentioned Goods, viz. :—*One case B.P. Spirits.*

[The description of the Goods and the quantity in words.]

Consignee at port } *Wm. Wilson.*
of Shipment. }

Signature of the Remover }
or his Agent. } *for Brown & Johnson, T. Smith.*

liable to the duty of £2 10s. 0d.

This is to certify that Bond has been given for the due arrival and delivery of the Goods to the proper Officer of Customs at the above-named Port within _____ days from the date hereof.

Name of proposed Surety *F. Simpson.*

Occupation *Solicitor.*

Address *Water Lane, E.C.*

* For Warehousing particulars see indorsement.

** Delete when inapplicable.

Collector
or
Clerk of the
Bonds, }
19—, }
day of

No. 500. { *Accounts Code, para. 207.*
 { *Warehousing Code, pars. 537—546*
Secy. Customs, No. *19073*
 1908

Exportation of Explosives and Inflammable Goods.

Goods of the above description are classed as dangerous or hazardous, and special care must be taken by exporters in the shipment of them. The Port of London Authority publish a list, which may be had on application, showing the goods which may or may not be sent to the docks for shipment, and also a description of the manner in which they must be packed and marked.

Dangerous goods, such as ammunition, dynamite, etc., can only be shipped at approved places and under Board of Trade regulations. On no account must they be taken into dock.

Hazardous goods are of three classes: (a), (b), (c)—

- (a) Must be taken direct from conveyance to ship.
- (b) Must be shipped the same day as received, being stowed on the open quay in the meantime.
- (c) May be stored in approved places until ship is ready to receive them.

All the above goods must be stowed so that they are easily accessible in case of fire, and application must be made to broker in all cases for a special stowage order.

The Customs regulations require that a special form of specification be prepared for explosives (Forms 26 and 27) before shipment. On receipt of this specification a Stamp Note is issued. This accompanies the goods as a permit to the exporting vessel.

CHAPTER XII.

IMPORTS.

Goods brought into this country must be reported by the master of the importing vessel and entered by the owner or his representative before possession of them can be obtained. This report is known as the **Ship's Manifest** and gives a detailed description of the whole of the cargo. Until goods are properly entered, examined, and the duties leviable, if any, paid, they are nominally the property of the Crown and must on no account be removed without permission. This refers to all goods, free or dutiable.

Free goods must be entered in duplicate, and in accordance with the Official Import List, on Form 23. One copy, which is known as the "Bill" is kept for Statistical purposes, and the other, which becomes the "Warrant," is forwarded to the station where the goods are to be examined. If on examination the goods are found to agree with the report and entry, as to quantity, description, etc., the officer issues an "Out of Charge Note" which releases them.

No. 23 (Sale).

Example of Entry for Free Goods.

Collector's No. and Date.

ENTRY FOR FREE GOODS.

Port **LONDON.**

Dock or Station

Importer's Name and Address *J. Jones & Co., 11 Strand, W.C.*

This space is for the use of the Officers of Customs and Excise.

Examination.	Ship's Name.		Master's Name.	Rotation No.	Date of Report.	Port or Place of Shipment of Goods.
	Marks and Nos.	No. of Packages and Description of Goods, in accordance with the Official Import List.			Quantity.	Value * £.
	<i>Gardenia</i>	<i>Brown</i>		<i>1142</i>	<i>2/8/14</i>	<i>Amsterdam</i>
	<i>J. J. & C. 1/10</i>	<i>Ten Cases Cameras Scientific Instruments</i>			<i>10 doz.</i>	<i>£65</i>
						<i>Germany</i>

IMPORTS.

I enter the above Goods as free of Duty, and declare the above particulars to be true.

Dated this *3rd* day of *March*, 1914

(Signed) *for J. Jones & Co.,*

W. Davis.

Importer or his Agent.

Importation Code, pars. 565-7, 575, 577 and 581. Secy. Customs, No. ^{29,218}1969

* (1) In the case of goods which are invoiced at a quoted price, the value to be stated in this Entry should be the prime cost with the freight and insurance added ("c.i.f." value).

(2) When the goods are consigned for sale, the value to be given should be the latest sale value of such goods.

† Note.—The place whence the Goods were consigned is not necessarily the place of origin, but it is the place from which the Goods were procured by the importer, i.e., the place of last ownership.

[Size: 10 $\frac{1}{2}$ in. \times 8 $\frac{1}{2}$ in. Colour: White.]

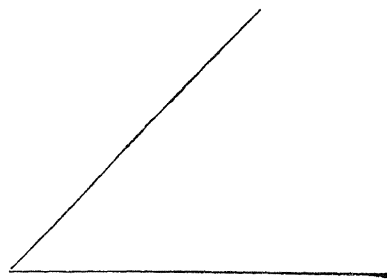
*Example of Out of Charge Note.***OUT OF CHARGE NOTE.**

5/8/1914.

The following Goods ex *Gardenia*Captain *Brown* from *Amsterdam*

are examined and delivered out of Charge of the Customs and Excise.

Mark	No.
<i>J. J. & Co.</i>	<i>1/10</i>

Ten Cases Cameras

Signed

Examining Officer:

Quantity required for Statistical purposes.

No. 130.

[Size: 8½ in. x 4½ in.]

Colour: Buff.]

Dutiable goods may be entered in two ways, either by "Prime Entry" (Form 22), *i.e.* by payment of the duty on the estimated or Bill of Lading quantity before examination, any excess or deficiency being afterwards adjusted in the case of overpayment by the issue of an "Over-Entry Certificate" or in the case of short-payment by a "Post Entry" (Form 22 is used as for Prime, giving quantity and amount of money paid only) or by Warehousing Entry (Form 46), *i.e.* the goods being placed in a Bonded Warehouse, there examined and brought to account, and released on payment of the duty by "Home Consumption Warrant" Form 495 for wet goods, 501 for Tea, 503 for Tobacco, and 502 for other Dry goods. As these documents are similar in form, 495 only is inserted. These entries must also be in duplicate for Statistical purposes.

H.



Example of Entry for Home use ex-Ship.

ENTRY FOR HOME USE EX-SHIP.

No. 22 (Sale).

Port of London Dock or Station Starrey Dock
 Importation)
 Name and address of Thomas Williams & Co., 58, Cannon Street, E.C.
 Merchant paying the Duty
 (If Post) Prime Entry No. 191 dated 191

Ship's Name.	Date of Report.	Master's Name.		Port or place of Shipment of Goods.			
<i>Bengal.</i>	8/4/14	• • Brown.		<i>Maori.</i>			
Marks and Numbers.	Place and Country of destination in United Kingdom for Unmanufactured Tobacco and Spirits only.	Number of Packages and Quantity in Words and Description of Goods in accordance with the Official Import List.		Name of place whence Goods consigned	Quantity in Figures.	* Value.	£ s. d.
C.F. 1/2		Two cases Claret Still Wine n.e. 30°. I. I. B. Each 12 reputed quarts = Four Gallons.		Italy.	4 galls.		— 9 —

I declare the above particulars to be true.

Total amount of Duty payable on this Entry ... £ — 9 —

Collector's No. and Date.

Date 11/4 1914. *J. J.* Importer or his Agent.

(Signed) for *T. Williams & Co.,*

(1) In the case of goods which are invoiced at a quoted price, the value to be stated in the Customs Entry should be the prime cost with the freight and insurance added ("c.i.f." value).
 (2) When the goods are consigned for sale, the value to be given should be the latest sale value of such goods.

Importation Code, paragraph 543. Secy. Customs, No. 1909

[Size: 10 in. x 8½ in. Colour: Blue.]

Example of Entry for Warehousing.

No. 46 (Sale).

**ENTRY FOR WAREHOUSING.***(Importation Code, para. 544, and Warehousing Code, para. 203)***Port LONDON.****Dock or Station** *Surrey Dock.***Importer's Name and Address.** } *Thomas Williams & Co., 589, Cannon St., E.C.*Collector's No. and date,

Ship's Name.		Date of Report.	Port or Place of Shipment of Goods.		
<i>Martin.</i>		8/4/14	<i>Lisbon.</i>		
Marks and Nos.	No. of Packages.	Description of Goods in accordance with the Official Import List.	Quantity Nt.	* Value £	† Name of place whence Goods consigned.
<i>R. & L. 1/12</i>	12	<i>Twelve Casks Claret Wine. Strength unknown.</i>	<i>Galls. 576</i>	72	<i>Portugal.</i>

I enter the above Goods to be Warehoused in Warehouse, and declare the above particulars to be true.

* NOTE—(1) In the case of goods which are invoiced at a quoted price, the value to be stated in the Customs Entry should be the prime cost with the freight and insurance added ("c.i.f." value).

† (2) When the goods are consigned for sale, the value to be given should be the latest sale value of such goods.
The place whence the goods were consigned is not necessarily the place of origin, but it is the place from which the goods were procured by the importer, i.e., the place of last ownership.

Dated this 8th day of April 1914.

Sec., Customs and Excise ⁹⁸⁸⁶
1913

(Signed) for *Thomas Williams & Co.,*
J. J.
Importer or His Agent.

[Size: 9½ in. × 7½ in. Colour: White.]

Example of Warrant—Wet Goods for Home Consumption.

Ledger No. _____ Folio _____

I. WARRANT 495—WET GOODS FOR HOME CONSUMPTION.

Port or Collection *London*
Station *Surrey Dock*
Number _____
Month and Year *April, 1914*

Collector's { No. _____
Date _____

To the Officer in charge of *Surrey Dock*.

Notice is hereby given to deliver the undermentioned *

* Number and Description of } *Four Casks Vermouth Still Italian*
Packages and Goods to be stated. }

Signature of Proprietor or his Agent *H. F. Edwards*.
Address *17, Tower Lane, E.C.*
Date *2nd April 1914*.

Landing or Warehouse Account (to be filled in by the Merchant).

Bonder's Name, Rotation, Date.	Marks and Numbers.	Content.	Ullage.	Observation.	Actual Strength.	Proof Gallons.	Register and Folio.	Difference + or - when ware- housed on measured ullage.	Number of samples taken since last warehous- d.	Re-examination.						Warrant Book and Folio.
										Ullage.	Hydrometer Strength.	Actual Strength.	Proof Gallons.	Deficiencies Allowed.	Charged.	
<i>T. Edwards & Co.</i> 1913 — 2826	<i>T. E. & C.</i> 1 2 3 4	57	56													
		56	55													
		56	55													
		57	55													
			221													

s. d. £ s. d.
Duty at 1 3 per gal. 13 16 3
Bottling charges — — —

Total 13 16 3

[Size: 10 in. × 9½ in. (or with detachable portions 15½ in. × 9½ in.).

Received the sum of *Thirteen* pounds,
sixteen shillings and *three* pence.
Collector of Customs and Excise,
Colour: White.]

Officer,
Date.

IMPORTS.

[These two detachable slips appear side by side at the foot of the Warrant 495.]

II. MEMORANDUM TO
BE RETAINED BY
COLLECTOR.

Collector's {

No. _____
Date _____

Station *Surrey Dock.*
Paid by *H. F. Edwards.*
Description of Goods *Wine.*

	£	s.	d.
Duty	13	16	3
Bottling charges	-	-	-
Total	13	16	3
C. and E. No. 495.			

Warehousing Code, paras. 496—505,
Sec. 1012.

NOTE.—If the duty is paid on Gross Payment Receipt this Memorandum is not required and should be detached.

III. WAREHOUSEKEEPER'S ORDER.

Station Number _____
Month and Year *4 1914.*

To the Warehousekeeper at *Surrey Dock.*

You may deliver the undermentioned goods, provided that they are actually removed from the Warehouse before any addition has been made to the duty chargeable.

Number and description of Packages and Goods in words.	Sender's Name.	Rotation and Year.	Marks.	Numbers.	Date of delivery (to be filled in by the Warehousekeeper).
<i>Four Casks Vermouth Wine ne 80°.</i>	<i>T. Edwards & Co.</i>	<i>1913</i> <i>2826</i>	<i>T. E. & C.</i>	<i>1/4</i>	

H. F. Edwards {

Name of Firm
paying Duty.

Officer of Customs and Excise.

Date.

The governing factor ruling the choice between these two entries is that of urgency. By entering goods on "Prime Entry," release is obtained immediately it is ascertained by examination that the duty has been covered, whereas, when goods are warehoused, some delay is caused by the preparation and payment of duty by Home Consumption Warrant. The advantage derived by entering goods for warehousing is that duty need not be paid until they are actually required for consumption. Warehoused goods may also be removed to other Bonded Warehouses or Exported without payment of the duty.

Goods which the importer cannot, from the information in his possession, describe as is necessary for complete entry, may be entered at the Custom House by "Bill of Sight" (Form 21). When the nature of the goods has been found by examination the Bill of Sight must be endorsed in the Form of Free, Prime, or Warehousing Entry, or any two or all of them and dealt with as above.

British dutiable goods exported and re-imported within five years are entered by "Bill of Store." Satisfactory proof must be furnished of the original shipment, and if on examination they can be identified on their return, they are released on repayment of the drawback or allowances obtained on exportation.

*Example of Bill of Sight.*

No. 21 (Sale).

BILL OF SIGHT.Port of *London.*Dock or Station *Surrey Dock.*
 Importer's Name } *J. Harry,*
 Address } *220, Fenchurch St., E.C.*

Ship's Name.	Rotation No.	Date of Report.	Master's Name.	Port or Place of shipment of Goods.
<i>Alpha</i>	<i>2622</i>	<i>8.2.14</i>		<i>Marseilles</i>

Marks.	Numbers.	Number of Packages, with the best Description of the Goods the Importer is able to give.
<i>S4</i>	<i>12</i>	<i>One cask wine</i>

I, *J. Harry, Agent to Importer* of the Goods above mentioned do hereby declare that I have not (or that to the best of my knowledge he has not) received sufficient Invoice, Bill of Lading, or other advice from whence the Quality, Quantity, or Value of the Goods above mentioned can be ascertained.

Dated this *9th* day of *February*, 1914.
 (Signed) *J. Harry*
 Importer, or his Agent.

 (Signed) _____
 Collector.

IMPORTS.

247

[Reverse side of No. 21.]

Port of Importation *London.*Dock or Station *Surrey Dock.*Importer's Name } *J. Harry,*and Address } *220, Fenchurch St., E.C.*Ex. *Alpha*@ *Marseilles.*Date of Report *8.2.14.*In *full* of Sight.Rotation No. *2622.*

Marks and Numbers.	Place and country of destination in United Kingdom for Unmanufactured Tobacco and Spirits only.	Number of packages, quantity in words, and description of goods in accordance with the Official Import List.	* Name of place whence goods consigned.	† Value.	Duty.		
					£	s.	d.
<i>S/A/12</i>		<i>One cask claret wine @ France n.e. 30°. 42 galls.</i>	<i>France</i>	<i>7</i>	<i>2</i>	<i>12</i>	<i>6</i>
<i>I enter the above goods and declare the particulars to be true.</i>							
<i>for J. Harry,</i>							
<i>G. W. S.</i>							

Certified correct,

*Surveyor.**Date.*

To the Surveyor

Sir,

I request an extension
of time from
to in order
to perfect sight.

pro

N.B.—The usual declaration must be added in MS. This form is to be adapted for Free or Warehousing Entry.

* The place whence the goods were consigned is not necessarily the place of origin, but it is the place from which the goods were procured by the importer, i.e., the place of last ownership.

- † (1) In the case of goods which are invoiced at a quoted price, the value to be stated in this entry should be the prime cost, with the freight and insurance added ("c. i. f." value).
(2) When the goods are consigned for sale, the value to be given should be the latest sale value of such goods.

[Size: $13\frac{1}{2}$ in. \times $8\frac{1}{2}$ in.]

Colour: Buff.]

Example of Bill of Store.

No. 39 (Sale).

BILL OF STORE.

We request issue of Bill of Store for:—

Marks and Nos.	Marked content on Casks if British Spirits.	Number of Packages and Description of Goods as per Shipping Bill or Specification.
D P 20		One qr. Cask British Plain Spirit.

Exported in the *Glenroy* from *Surrey Dock, London*, for *Natal* on the 3rd day of *May* 1910.

J. Harry Merchant's Signature.
220, *Fenchurch St., E.C.* Address and Date.
8/4/14.

To the Collector,
Port of *London*.

The above-mentioned Goods were shipped on _____ day of _____ 19—.
 { Collector or
 Date _____ Export Clerk.

Of the above-mentioned Goods, one Packages, as below, are now returned in the *Harboy* from *Natal* lying at *St. Katharine's* } Dock or Wharf.

Marks and Nos.	Customs Examination if for Free Goods.	Quantity as per Export List.	Value.
D P 20		One qr. Cask B. P. Spirit.	£12.

I declare the above particulars to be true.
 B.O.; or Collector's Order (I. Code, Para. 587) *J. Harry* Merchant or Agent.
 _____ 18/4/14 Date.
 _____ Collector.
 _____ Port of.

NOTE.—Excise Allowance on Exportation is to be repaid to the Collector at Port of Importation. Insert "Admissible for Home Consumption" or "Inadmissible for Home Consumption," as the case may be. British Spirits must be entered for a Warehouse. A Bill of Store is not required for all Free Goods returned, see I. Code, Para. 575.

* The back of this Form to be used as the Warrant under certain circumstances.

I. Code, Para 583-588. Sec. Customs 3088 & 8130
1907 1907

[Reverse side of Bill of Store.]

WARRANT.

To be used when Bill of Store is issued for admission of Goods.

- (a) on repayment of Drawback by Prime Entry.
 (b) by Free Entry.
 (c) by Warehousing Entry.

Name and Address of Merchant } J. Harry Dock or Station,
 } 220, Fenchurch St., E.C. St. Katharine's Dock
 } Ex. S/ Harboy @ Natal

Marks.	Numbers.	Number of Packages, Quantity and Description of Goods as per Official Import List.	Place whence Consigned.	Value.	DUTY *		
					£	s.	d.
D P	20	One gr. cask British Plain Spirit. 30 gals.		£12		7	6
		* This Column to be struck out in the case of a Free or Warehousing Entry.					

I enter the above Goods _____ and
 declare the above particulars to be true.

Dated this 20 day of April 1914.

Signed,

J. Harry.

Importer or his agent.

[Colour: Buff. Size: 13½ in. × 8½ in.]

For all dutiable goods a "Landing Order" is prepared and passed with the Prime or Warehousing Entry. This is forwarded to the Officer superintending the discharge of the importing vessel and is the authority for the removal of the goods for examination.

Example of Landing Order for Duty Goods.



No. 44 (Sale)

Landing Order for Duty Goods.

Office,

7/4/1914.

To the Officer or Watcher of Customs and Excise in charge of the
Ship *Martin*
From *Italy*
Station where lying *London Dock*

Send in charge of an Officer or Watcher of Customs and Excise, or otherwise duly secured, to be delivered into the Custody of the proper Officer at

Mark.	No.	Description of Packages and Goods.
<i>R & L</i>	<i>1/12</i>	<i>Twelve Casks Wine.</i>
		Officer.

Officer.

Secy., No. $\frac{15378}{1909}$.

Importation Code, par. 547.

[Colour: Pink.

Size: 9 in. x 5 in.]

Goods need not necessarily be examined at the place of discharge, but may be removed to approved places (Wharves and Docks) by licensed lightermen, who are responsible for their delivery intact to the station where they are to be examined. Spirits, Tea and Tobacco must also be accompanied by an officer or be placed under Crown locks. If it is desired to remove goods by land carriage, special permission must be obtained (this is granted on application to an Inspector at the Custom House), and the applicant has to pay the charges of an officer to accompany the goods. A deposit sufficient to defray the officer's expenses must first be made at the Custom House.

In a general way, the importer can import goods in any quantity or description, but exceptions are made as follows:—Spirits cannot be imported in casks of a less capacity than nine gallons, Tobacco in packages less than eighty pounds gross, and Saccharin in packages less than eleven pounds net, and these goods must be specifically reported by the Master, otherwise delay will be caused until the Collector at the Custom House has allowed the report to be amended.

Warehoused goods may be removed to warehouses in the same or other ports under the following conditions:—A Removal Warrant (Form 498 for Wet, 506 Dry, and 507 for Tobacco and Cigars) must be passed, giving the particulars as found when last warehoused, at the place where the goods are lying, and Bond must be given covering the duty for the due production of the goods. On arrival at their destination the goods are examined and if found to be as advised the Bond is released. If, however, there is found to be any deficiency other than that allowed by the regulations, the goods are placed under stop, the release of the Bond being withheld until the duty involved has been paid, or remitted by the Commissioners of Customs and Excise.

[Attached to document 498.]

II. WAREHOUSEKEEPER'S ORDER.

Station Number _____

Month and Year 4, 1914.

To the Warehousekeeper at *Surrey Dock.*

You may deliver the undermentioned Goods for Removal to *A¹ Warehouse, Liverpool.*

Remover *Thomas White.*

Number and Description of Packages and Goods in words.	Bonded's Name.	Rotation and Year.	Marks.	Numbers.	Date of Delivery (to be filled in by the Warehousekeeper).
<i>Two cases¹ Vermouth Wine</i>	<i>J. Brown & Co.</i>	<i>1913 2874</i>	<i>AB</i>	<i>1/2</i>	

THE ADDRESS OF THE CONSIGNEE is NOT to
be written on the Official Card ; nor is it to appear
on any package delivered by virtue of this Order.

Officer of Customs and Excise.

Date _____

IMPORTS.

[Reverse side of document 498.]

WET GOODS FOR REMOVAL.

I. WARRANT.

Station *Surrey Dock.*

Notice is hereby given by Mr. *Thomas White*, of *15, Harp Lane, E.C.* to remove (under General Bond dated *1st July, 1911*)* by [conveyance] *rail* to *A Bonded* Customs and Excise Warehouse at *Liverpool* to be removed by Licensed * ~~Lighterman~~ } *L. & N.W. Ry.*
Carman

[Quantity and description of goods in words] *Two casks containing one hundred and twenty gallons Still Wine ne 30° in bulk* liable to the duty of £8.

Consignee *E. Wilson & Co.*

Signature of Remover }
 or his Agent } *Thomas White.*

This is to Certify that Bond has been given for the due arrival and re-warehousing as above, within *Two* hours } from the delivery of the Goods. days }

Name of the proposed Surety *T. Herbert.*Occupation *Lighterman.*Address *15, Moor Lane, E.C.*

For Warehousing Particulars see endorsement.

*Delete when inapplicable.

Date _____ , 191
 _____ Collector.

C. & E. No. 498, Warehousing Code, pars. : 521—526.

7388
 Sec. 1913.

No. 49 (Sale).

Port of *London*,

BOND-OFFICE, CUSTOM HOUSE.

8th day of April 1914.

THIS is to certify that *John Harvey* of 226, *Tenchurch St., E.C.*, has given Security as required by Law for the due Transhipment and Exportation of the undermentioned Goods, viz. :—

[illegible]

* One article only to be entered on each line.

Amount of Duty £100.

On board the *Fern*
The above Goods reported *eightth* day of *April*, 1914.
ex the *Batavier VII.* *Brown Master, @ Rotterdam.* for *Halifax, N.B.*

If under General Ordinary Bond	{	Here state—
		Name of the Address Date of Gene Signature of Authoriz

Name of the proposed Security, Mr. *George Smith.*
Address 620, Lower Thames Street, E.C.

Date of General Bond_____

Signature of Exporter or
Authorized Clerk or Agent

Importation Code, para. 1047. Secy, Customs $\frac{1911}{1907}$.

[Colour: Pink. Size: 10 in. \times 8 $\frac{1}{2}$ in.]

Clerk of the Bonds.

Bond No.

When Bond has been given and the goods reported, a delivery order (Form 50) and Shipping Bill (Form 38) are issued. These form the authority for the delivery of the goods, to a licensed lighterman or carman, for conveyance to the export steamer. Lighters and vans conveying transit goods must either be placed under Crown lock or be accompanied by an officer, except in the case of Spirits and Tobacco (other than in hogsheads) which must always be under lock. The lighters and vans have to be specially approved, and the time occupied by the officer in securing or accompanying the goods is charged to the applicant, who has to make a deposit at the Custom House to cover same before the transaction takes place.

Example of a Transhipment Delivery Order.

No. 50 (Sale).

TRANSHIPMENT DELIVERY ORDER.



To the Officer of Customs on board the
Batavier VII.

Master @ Rotterdam.

Send in charge of an Officer to be delivered into the custody of the proper Officers at *Surrey Dock*, for transhipment only on board the *Perm* for *Halifax, N.B.*

Marks.	Nos.	Description of Goods.
<i>C.B.</i>	50	<i>Fifty cases Geneva.</i>

[Colour: Pink.]

Size: 8½ in. × 4½ in.]

Example of a Shipping Bill for Transhipment—Goods only.

PORT OF

LondonNo. 38 (S^{se}e).**SHIPPING BILL FOR TRANSHIPMENT
GOODS ONLY.**

Importation Code, pars. 1049, 1052, 1054, and 1055.

Export Ship	} Perm Master	for <i>Halifax, N.B.</i>
----------------	---------------	--------------------------

Lying at *Surrey Dock* the *8th* day of *April* 1914.Exporter *John Harvey.*Address *226, Fenchurch Street, E.C.*Reported Inwards by the *Batavier VII* from *Rotterdam*Lying at *River* the *8th* day of *April* 1914.*Jones* ~~Carmen or~~ Lighterman.

Marks and Numbers.	Number and Description of Packages.	Goods.	Value.
<i>G. B.</i>	<i>50 Cases.</i>	<i>Fifty cases Geneva.</i>	<i>£15</i>
			Officer.
			Date.

I declare that the quantity, description, and value of the Goods entered in this Shipping Bill are generally correct.

J. Harvey Exporter or Agent.

Received the above-mentioned packages	}	_____ Master or Mate.
on board this Ship, 19 .		

Export Station and Certificate of Shipment to be inserted here	}	_____	}	Countersignature of
				Officer of Customs.

_____	Officer.
_____	19 .

N.B.—Lightermen or Carmen are particularly required to give immediate notice to the Export Examining Officer if any of the above-mentioned goods be shut out of the Vessel, and on no account to take them to any other Ship than the one above-named without his permission.

Sec^y., Customs, ¹¹²⁰₁₅₀₉

[Colour: White.

Size: 18½ in. × 8½ in.]

As a general rule, and providing no suspicion is aroused, goods in transit are not examined, but if, from information received, they are examined and found to infringe the Merchandize Marks Act, they are detained for the decision of the Commissioners of Customs and Excise.

When goods are imported and the export vessel is not ready to receive them, they may be discharged into duly approved transshipment sheds and be treated as if still on the importing vessel, but they must not be placed with other goods and must be kept under Crown lock until delivered.

Special privileges are granted for the importation in transit of drums of methylated spirits of illegal size, and demijohns of foreign spirits, but in the case of the said demijohns, a special Bond must be entered into for their landing at a foreign port.

Samples of dutiable goods may be taken free, providing the total duty does not exceed 1s. If beyond that amount, the duty must be paid by Prime Entry.

II. Removal by Rail in Transit to other Ports in the United Kingdom.—To be entered, reported, and dealt with as to examination similarly to goods entered for transit in the same port.

The railway company must give standing Bond for delivery in the penalty of £1000.

If the goods are not secured by Crown lock an officer is sent in charge at railway company's expense, and through return and insurance ticket (for £500) must be provided.

III. Free Goods in Transit.—Free goods may be imported into *any port* in the United Kingdom on through Bills of Lading, and may at the Importer's request be delivered on a special form of entry (Green No. 15) instead of under Transshipment Bond. The examination of Free Goods entered in this way may to some extent be relaxed. The entry must be in duplicate unless the name of the exporting vessel is known, when a specification (Green Form 16) may be used instead of the duplicate or Bill.

This is produced at the Custom House, and after being recorded there is sent to the port of exportation for comparison with the ship's papers.



This space is for the use of the Officers of Customs and Excise.

Example of Entry for Free Goods.

No. 15 (Sale).

ENTRY FOR FREE GOODS
IN TRANSIT ON THROUGH BILL OF LADING.

Port *London.* Port of Exportation *London.*
Dock or Station *Tilbury Dock.* Exporting Vessel *Gannet.*
Importer's Name and Address *John Harvey, 226, Fenchurch Street, E.C.* (No. *.*)

Examination.	Ship's Name. <i>Clan Turner.</i>	Master's Name.	Rotation No 6140	Date of Report. 8/4/14	Port or Place of Shipment of Goods. <i>Chittagong.</i>	
	Marks and Nos.	No. of Packages and Description of Goods, in accordance with the Official Import List.		Name of Place whence goods consigned *	Quantity.	Value. £
	<i>J. B.</i>	<i>40. Forty bales undressed hemp.</i>		<i>Chittagong.</i>	<i>tons 8</i>	<i>£160</i>
* NOTE.—The place whence the goods were consigned is not necessarily the place of origin, but it is the place from which the goods were procured by the Importer, i.e. the place of last ownership.						

I enter the above Goods as free of Duty, and declare the above particulars to be true.
Dated this *8th* day of *April*, 1914 } (Signed) *J. Harvey* *Importer or his Agent..*
Importation Code, pars. 1074-80.
Sec. No. ¹²⁸⁰⁰1913.

[Colour : Green. Size : 9½ in. × 7½ in.]

Example of a Specification for Foreign and Colonial Goods

*SPECIFICATION for Foreign and Colonial Goods free of Duty in transit on through
Bill of Lading. No. 16 (Sale).



Port of *London* Ship's Name *Gannet* *Thomas Master, for Antwerp.*
Imported at *London* by Ship *Clan Turner @ Chittagong* Date of Final Clearance of Ship *n/r.*

* The Specification of Goods exported must be delivered to the proper Officers of Customs within six days from the time of the final clearance of the Ship, as required by the Customs Laws.

Marks.	Nos.	Number and Description of Packages.	Quantity and Description of Foreign Goods, in accordance with the requirements of the Official Import List.	Country whence Goods were consigned when imported.	Value.	Final Destination of the Goods.
<i>J. B.</i>	<i>1/40</i>	<i>Forty bales.</i>	<i>Undressed hemp 8 tons.</i>	<i>Chittagong</i>	<i>£160</i>	<i>Antwerp.</i>
Total ..					<i>£160</i>	

I declare that the particulars set forth above are correctly stated.
(Signed) *J. Harvey* †

Dated *8th April*, 1914.

(Address) *226, Fenchurch St., E.C.*

† Adding Exporter, or Agent, as the case may be.

(General Order ⁴¹1804).

(Countersigned) _____
Officer of Customs.

[Colour : Green. Size : 13½ in. × 8½ in.]

Example of Entry for Free Goods.

No. 15 (Sale).

ENTRY FOR FREE GOODS IN TRANSIT ON THROUGH BILL OF LADING.

Port *London.*Dock or Station *Tilbury Dock.*Port of Exportation *London.*
Exporting Vessel *Gannet.*Importer's Name and Address *John Harvey, 226, Fenchurch Street, E.C.* (No.

This space is for the use of the Officers of Customs and Excise.

Examination.	Ship's Name. <i>Clean Turner.</i>	Master's Name.	Rotation No. 6140	Date of Report. 8/4/14	Port or Place of Shipment of Goods. <i>Chittagong.</i>
Marks and Nos.	No. of Packages and Description of Goods, in accordance with the Official Import List.				
<i>J. B.</i>	40. <i>Forty bales undressed hemp.</i>				
<p>* NOTE.—The place whence the goods were consigned is not necessarily the place of origin, but it is the place from which the goods were procured by the Importer, &c. the place of last ownership.</p>					
		Name of Place whence goods consigned *	Quantity.	Value. £	
		<i>Chittagong.</i>	<i>tons</i> 8	£160	

I enter the above Goods as free of Duty, and declare the above particulars to be true.

Dated this *8th* day of *April*, 1914 }(Signed) *J. Harvey**Importer or his Agent.*

Importation Code, pars. 1074-80.

Sec. No. ¹⁹⁸⁹⁰ 1913.

[Colour : Green.

Size : 9½ in. x 7½ in.]

Example of a Specification for Foreign and Colonial Goods

***SPECIFICATION for Foreign and Colonial Goods free of Duty in transit on through Bill of Lading.**
No. 16 (Sale).



Port of *London*

Imported at *London* by Ship *Glan Turner* @ *Chittagong*

Ship's Name *Gannet*

Thomas Master, for *Antwerp*.

Date of Final Clearance of Ship *n/r*.

* The Specification of Goods exported must be delivered to the proper Officers of Customs within six days from the time of the final clearance of the Ship, as required by the Customs Laws.

Marka.	Nos.	Number and Description of Packages.	Quantity and Description of Foreign Goods, in accordance with the requirements of the Official Import List.	Country whence Goods were consigned when imported.	Value.	Final Destination of the Goods.
<i>J. B.</i>	<i>1/40</i>	<i>Forty bales.</i>	<i>Undressed hemp 8 tons.</i>	<i>Chittagong</i>	<i>£160</i>	<i>Antwerp.</i>
				Total	<i>£160</i>	

I declare that the particulars set forth above are correctly stated.

(Signed) *J. Harvey* †

Dated *8th April, 1914.*

(Address) *226, Fenchurch St., E.C.*

† Adding Exporter, or Agent, as the case may be.
(General Order ⁴¹ 1869).

[Colour : Green. Size : $13\frac{1}{2}$ in. \times $8\frac{1}{2}$ in.]

(Countersigned)

Officer of Customs.

In the case of explosives, a Stamp Note must accompany the goods as a kind of permit, and in London, before the warrants are passed, they must be stamped by the Port of London Authority, as evidence that port dues if required have been paid.

For goods transhipped to a British possession, Form 59 must be made out by the Exporter. This form is attached to the ship's papers and accompanies the goods to their destination, consequently they cannot be transferred to another vessel.

Example of Transhipment Goods.

TRANSHIPMENT GOODS.

CUSTOM HOUSE,

8th day of April, 1914.

THE following Goods having been imported per *Batavier VII* from *Rotterdam* which Vessel reported 8th day of *April*, 1914, have been entered for Transhipment on board the *Perm* for *Halifax, N.B.*

CB 50. *Fifty cases Geneva.*

Collector.

(No. 59. Importation Code, par. 1058.)

Sec. $\frac{24561}{1913}$

Colour: Pink. Size: $8\frac{1}{2}$ in. \times $6\frac{1}{2}$ in.]

EXERCISES.

1. Messrs. A. B. & Co. have 10 casks red wine @ Spain at America vaults and wish to remove them to Brown's vaults under Bond. State what procedure is necessary.

2. What is a Home Consumption Warrant? Give a short resumé of the uses and state what particulars are necessary thereon.

3. What is the report of a ship? State by whom and how it is passed.

4. Calculate the duty on the following articles:—

5 lbs. 4 ozs. Cigars.

117 lbs. Raisins.

4 gall ons Champagne.

5. What is a Despatch? When and for what purpose is it required?

6. What is a Bonded Warehouse? Give a short account of its advantages to merchants.

7. A merchant wishes to export goods of British manufacture to Algoa Bay. What documents must he furnish to the Customs Authorities, how must they be filled up, and what time is allowed for the purpose?

8. Give a list of the operations allowed on Wet Goods in a Bonded Warehouse.

9. Goods are imported from Germany for shipment to New York. What documents are necessary and how must they be obtained? If the goods are dutiable under what conditions are they allowed to be removed to the exporting vessel?

10. What is a Prime Entry? How is it perfected, and what is its advantage, if any, over a Warehousing Entry?

11. Goods on which duty has been paid are exported and re-imported. How can the Importer escape payment of duty a second time? What document does he require?

12. What is meant by the terms—

Racking;

Blending;

Bottling;

Fortifying?

13. What documents are necessary before goods can be removed under Bond from one port to another for immediate shipment? How are they conveyed?

14. What is Drawback? Give a list of articles entitled to Customs Drawback, and state the documents required.

15. There is a loss on goods removed under Bond from London to Bristol. State what steps must be taken to enable the Bond to be released, or the amount of duty involved refunded.

16. Fill in the attached Warehousing Entry for 10 casks wine @ Italy *ex Raven* @ Genoa. State where it must be passed.

17. What is meant by "duty-free goods" and by "goods in bond"?

18. An importer of foreign goods has to "declare" the consignments he receives. What is meant by "declaring" goods and how is it done? What is the procedure followed by an importer to obtain possession of dutiable goods?

19. Explain the difference between *Revenue* duties and *Protective* duties.
20. Write a letter explaining the Customs regulations with regard to foreign and colonial parcels.
21. What are the regulations respecting the shipment of explosives and inflammable goods?
22. What are Shipping Specifications, and what are the Customs formalities respecting them?
23. What is a Ship's Manifest?
24. Mention some of the documents usually carried by British vessels and known as "Ship's Papers."
25. Explain the difference between (a) Customs, (b) Excise, (c) Specific and (d) *ad valorem* duties.
26. Why are duties levied on certain goods imported into this country? Name six classes of goods on which duties are so levied, and say in each case whether the duties are *ad valorem* or specific?
27. What formalities would have to be observed before you could take delivery of a consignment of currants *ex s.s. Mermaid* from Patras to London?

APPENDIX.

(EXTRACTS FROM LLOYD'S CALENDAR.
BY KIND PERMISSION OF LLOYD'S.)

I. Stamp Duties, Excise Licences, &c.

MARINE POLICIES.	£	s.	d.
VOYAGE.—For every £100 or part of £100 insured (reduced under Finance Act, 1908, from 3 <i>d.</i> to 1 <i>d.</i> per cent. as from 1st Jan., 1909)	0	0	1
TIME.—For every £100 or part of £100 insured—			
(i.) Where the insurance is for any time not exceeding 6 months	0	0	3
(ii.) Exceeding 6 months, but not exceeding 12 months	0	0	6
Time Policies containing a continuation clause (limit 30 days)—additional duty of.—(Finance Act, 1901)	0	0	6
ALL POLICIES.—Where the premium does not exceed 2 <i>s.</i> 6 <i>d.</i> per cent.	0	0	1
Where the premium or consideration for a Policy of sea insurance is expressed to be a sum not exceeding the rate of half-a-crown per cent. of the sum insured, and is subject to an increase (whether defined or not in the Policy) in the event of the occurrence of a specified contingency, the premium or consideration shall, for the purpose of the Stamp Act, 1891, be treated as a premium or consideration not exceeding the rate of half-a-crown per cent. on the sum insured. But if, owing to the occurrence of the contingency which is the occasion for an increase in the premium or consideration, the premium or consideration is increased so as to exceed the rate of half-a-crown per cent. of the sum insured, the Policy or a new Policy to be thereupon issued shall be stamped with such an additional sum as is required to represent the additional duty payable, and may be so stamped without penalty at any time not exceeding thirty days after the date on which the increased premium or consideration becomes ascertained.—(Finance Act, 1912, sect. 8.)			
Policies covering a vessel or her machinery or fittings whilst under construction, repair, or on trial, whether exceeding 12 months or not—same duty as Voyage Policies.—(Revenue Act, 1903.)			

AGREEMENT for a Lease for a term not exceeding 35 years, or for any indefinite term. (The same duty as on a Lease for similar Term and Consideration.)	£	s.	d.
AGREEMENT for letting a furnished dwelling-house for a less period than a year, and for Rent exceeding £25 for such term	0	5	0
If in such a case the rent is less than £25, ad valorem duty is payable as on a lease at the total sum.			
AGREEMENT in England or Ireland, <i>under hand only</i> , or in Scotland without any Clause of Registration, including hire-purchase agreements	0	0	6
AFFIDAVIT OR STATUTORY DECLARATION, under 5 & 6 Wm. IV., c. 62	0	2	6
ALLOTMENT LETTER for any Share of any Company.			
Amount less than £5	0	0	1
Amounts of £5 and over	0	0	6
APPRAISEMENT OR VALUATION.—Where the amount does not exceed £5	0	0	3
Exceeds £5, and does not exceed £10	0	0	6
“ 10 “ 20	0	1	0
“ 20 “ 30	0	1	6
“ 30 “ 40	0	2	0
“ 40 “ 50	0	2	6
“ 50 “ 100	0	5	0
“ 100 “ 200	0	10	0
“ 200 “ 500	0	15	0
“ 500	1	0	0
APPRENTICESHIP, INDENTURE OF, to learn a Profession, Trade, or Employment (except Articles of Clerkship to a Solicitor)	0	2	6
ARBITRATION AWARD	0	10	0
ARTICLES OF CLERKSHIP to Solicitor in England or Ireland	80	0	0
Do. Do. in Superior Courts in Scotland	60	0	0
AUCTIONEERS' ANNUAL LICENCE, U.K.	10	0	0
BANKERS' ANNUAL LICENCE, U.K.	30	0	0
BILLS OF EXCHANGE, INLAND OR FOREIGN, CHEQUES OR DRAFTS.—Payable on demand, or at sight, or on presentation, or within 3 days after date or sight, for any amount	0	0	1
BILLS OF EXCHANGE, INLAND, of any other kind whatsoever (<i>except a Bank Note</i>) and PROMISSORY NOTE of any kind whatsoever (<i>except a Bank Note</i>) drawn, or expressed to be payable, or actually paid, endorsed, or in any manner negotiated in the United Kingdom :—			
Where the amount does not exceed £5	0	0	1
Exceeds £5, and does not exceed £10	0	0	2
“ 10 “ 25	0	0	3
“ 25 “ 50	0	0	6

BILLS OF EXCHANGE, INLAND— <i>continued</i> .						£	s.	d.
Exceeds £50, and does not exceed £75	...	...	...	...	...	0	1	0
„ 75 „ 100	...	...	...	...	...	0	0	9
Exceeds £100, for every £100, and also for any fractional part of £100	...	...	...	...	...	0	1	0
When a Bill of Exchange is drawn in a set, and one of the set is duly stamped, the other or others of the set shall, unless issued, or in some manner negotiated, or used apart from such duly stamped bill, be exempt from duty.								
BILLS OF EXCHANGE, FOREIGN (<i>i.e.</i> drawn and expressed to be payable, out of U.K.), not payable on demand or within 3 days—When paid, or endorsed, or negotiated in U.K. :—						£	s.	d.
Not exceeding £5	...	...	...	...	...	0	0	1
Exceeding £5, and not exceeding £10	...	...	...	...	...	0	0	2
„ 10 „ 25	...	...	...	...	...	0	0	3
„ 25 „ 100	...	...	...	...	...	0	0	6
Every £100, or fractional part	...	...	...	...	...	0	0	6
[Special adhesive stamps are required for Foreign Bills chargeable with these <i>ad val.</i> duties.]								
BILL OF LADING	...	...	...	...	...	0	0	6
BILL OF SALE, absolute. Same duty as Conveyance on Sale.								
BILL OF SALE, as security. Same duty as Mortgage, &c.								
CERTIFICATE, SOLICITOR OR NOTARY, within 10 miles of G.P.O. or in Edinburgh or Dublin						£	s.	d.
Elsewhere	...	...	...	...	...	6	0	0
For the first three years of practice half the above amounts.								
CERTIFIED COPY—CERTIFICATE OF BIRTH, MARRIAGE OR DEATH						£	s.	d.
...	...	...	...	...	...	0	0	1
CHARTER PARTY	...	...	...	...	...	0	0	6
CONTRACT NOTE relating to the sale or purchase of any stock or marketable security—						£	s.	d.
Value £5 and does not exceed £100	...	...	...	...	...	0	0	6
Value exceeds £100 and does not exceed £500	...	...	...	...	...	0	1	0
„ 500 „ 1,000	...	...	...	...	...	0	2	0
„ 1,000 „ 1,500	...	...	...	...	...	0	3	0
„ 1,500 „ 2,500	...	...	...	...	...	0	4	0
and 2s. extra for every additional £2,500 up to £20,000.	...	...	...	...	...	1	0	0
Exceeding £20,000	...	...	...	...	...	1	0	0
Where a Contract Note advises the sale or purchase of more than one description of stock or security, the note is deemed to be as many Contract Notes as there are descriptions of stock or security.								
CONVEYANCE OR TRANSFER, whether on sale or otherwise :						£	s.	d.
Of any stock of the Bank of England	...	...	...	...	...	0	7	9
Of any Inscribed Stock of the Government of Canada or of any Colonial Stock to which Colonial Stock Act, 1877, applies, per £100 nominal amount	...	...	...	...	...	0	2	6

CONVEYANCE OR TRANSFER on sale of any stock (except as aforesaid), shares or marketable security: when the purchase money shall not exceed £5	£	s.	d.
Exceeding £5, and not exceeding £10	0	0	6
" 10 " 15	0	1	0
" 15 " 20	0	2	0
" 20 " 25	0	2	6
For every additional £25 up to £300	0	2	6
Exceeding £300, then for every £50	0	5	0
CONVEYANCE OR TRANSFER on sale of any property (except the above).—Where the amount of value of the consideration does not exceed £5	0	1	0
Exceeds £5, and does not exceed £10	0	2	0
" 10 " 15	0	3	0
" 15 " 20	0	4	0
" 20 " 25	0	5	0
For every £25 up to £300	0	5	0
" 300, for every £50, and for every fractional part of £50	0	10	0
CONVEYANCE OR TRANSFER by way of security of any property or of any security. Same Duty as Mortgage, &c.			
DRAWBACK CERTIFICATE.—For Customs Goods, inwards	0	4	0
ECCLESIASTICAL LICENCES.—Lecturer, &c.	0	10	0
Building for Divine Service, &c., and any Chapel for solemnizing marriages	0	10	0
Other Licences	2	0	0
EQUITABLE MORTGAGES.—Under hand only, for every £100, or part thereof	0	1	0
EXCISE LICENCES (<i>Annual</i>).—Dogs	0	7	6
Guns	0	10	0
Spirits—Distiller, not exceeding 50,000 gallons	10	0	0
Exceeding 50,000 gallons, for first 50,000 gallons	10	0	0
And for every further 25,000 gallons or fraction of that number	10	0	0
Rectifier or compounder	15	15	0
Beer—Brewer for sale, not exceeding 100 barrels (standard barrel 36 gals.)	1	0	0
Exceeding 100 barrels, for first 100 barrels	1	0	0
For every further 50 barrels, or fraction of 50 barrels	0	12	0
Wholesale dealers:—			
Spirits	15	15	0
Do. for medical or scientific purposes only	10	0	0
Beer	10	10	0
Wine	10	10	0
Sweets	5	5	0
Retailers:—			
Spirits (publican's licence)—Half the annual value of the licensed premises, subject to minimum duty of £5 or more, according to population of district.			

EXCISE LICENCES—*continued.*

£ s. d.

Retailers—*continued.*

Beer (beerhouse licence)—Third of annual value of the licensed premises, subject to minimum duty of £3 10s. 0d.

or more, according to population of district.

Wine—Annual value of licensed premises under £30—£4 10s. 0d. £30 and under £50—£6. £50 and under £100—£9. £100 and over—£12.

Cider—Half the duty for sale of wine.

Sweets—Half the duty for the sale of wine.

Off licences—According to annual value of licensed premises

—Spirits, £10 and upwards. Beer, £1 10s. 0d. and upwards. Wine, £2 10s. 0d. and upwards. Cider, £2.

Sweets, £2.

Passenger vessels—Annual 10 0 0

One day 2 0 0

Railway restaurant car—Annual 1 0 0

Occasional licence—Per day. Sale of any intoxicating liquor 0 10 0

Beer or wine only 0 5 0

Beer, solely for own domestic use, annual value of house exceeding £10 but not exceeding £15 0 9 0

Beer, solely for own domestic use, annual value of house exceeding £15 0 4 0

Male Servants 0 15 0

Carriages (Hackney) 0 15 0

Do. 1st Oct. to 31st Dec. 0 7 6

Carriages (other than Hackney Carriages) with four or more wheels, and drawn, or adapted or fitted to be drawn, by two or more horses or mules 2 2 0

Do. 1st Oct. to 31st Dec. 1 1 0

Carriages with four or more wheels, and drawn, or adapted or fitted to be drawn, by one horse or mule only 1 1 0

Do. 1st Oct. to 31st Dec. 0 10 6

Carriages with less than four wheels 0 15 0

Do. 1st Oct. to 31st Dec. 0 7 6

Motor Cars—

Motor bicycles and tricycles of whatever horse-power 1 0 0

Motor Cars, not exceeding $6\frac{1}{2}$ h.p. 2 2 0

Exceeding $6\frac{1}{2}$ „ 12 3 3 0

„ 12 „ 16 4 4 0

„ 16 „ 26 6 6 0

„ 26 „ 33 8 8 0

„ 33 „ 40 10 10 0

„ 40 „ 60 21 0 0

„ 60 „ — 42 0 0

Armorial Bearings, if worn or used, and painted on or affixed to Carriage 2 2 0

Armorial Bearings, if not on Carriage 1 1 0

Game, whole year 3 0 0

EXCISE LICENCES—*continued.*

Game, 1st August to 31st October	...	...	...	...	£ s. d.
„ when taken out on or after the 1st day of November	...	...	...	...	2 0 0
to expire on the 31st July following	...	...	...	...	2 0 0
„ to expire in 14 days	...	...	...	...	1 0 0
Gamekeepers' Licence	...	...	...	...	2 0 0

HOUSE AGENTS' AND APPRAISERS' ANNUAL LICENCE,

U.K.	...	...	...	...	£ s. d.
	...	...	...	...	2 0 0

LEASE—

Yearly Rent not exceeding		Term not exceeding 35 years, or indefinite.		Term exceeding 35 Years and not exceeding 100 Years.		Term exceeding 100 Years.
£		£ s. d.		£ s. d.		£ s. d.
5	...	0 0 8	...	0 3 0	...	0 6 0
10	...	0 1 1	...	0 6 0	...	0 12 0
15	...	0 1 6	...	0 9 0	...	0 18 0
20	...	0 2 0	...	0 12 0	...	1 4 0
25	...	0 2 6	...	0 15 0	...	1 10 0
50	...	0 5 0	...	1 10 0	...	3 0 0
75	...	0 7 6	...	2 5 0	...	4 10 0
100	...	0 10 0	...	3 0 0	...	6 0 0

For every further sum of £50, or fractional part of

£50	...	0 5 0	...	1 10 0	...	3 0 0
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LETTER OR POWER OF ATTORNEY.—For the sole

purpose of appointing or authorising any one person to vote as a proxy at one meeting ... 0 0 1

By a Petty Officer, Seaman, or Marine, or his representatives to receive prize-money or wages ... 0 1 0

For the receipt of dividends—where for the receipt of one payment only ... 0 1 0

For the receipt of dividends—in any other case ... 0 5 0

For the receipt of any sum of money, or any bill of exchange or promissory note for any sum of money not exceeding £20, or any periodical payments not exceeding the annual sum of £10 (not being hereinbefore charged) ... 0 5 0

For sale, transfer, or acceptance of Government or Parliamentary stocks not exceeding £100 ... 0 2 6

Of any kind whatsoever, not hereinbefore described ... 0 10 0

LICENCE FOR MARRIAGE.—Special, in England or Ireland

Ordinary, in England ... 0 10 0

MORTGAGE, BOND, DEBENTURE, COVENANT, WAR-

RANT OF ATTORNEY to confess and enter up judgment, being the only or principal or primary security for payment or repayment of money: Not exceeding £10 ... 0 0 3

Exceeding £10 and not exceeding £25 ... 0 0 8

„ 25 „ 50 ... 0 1 3

„ 50 „ 100 ... 0 2 6

„ 100 „ 150 ... 0 3 9

„ 150 „ 200 ... 0 5 0

MORTGAGE, BOND, DEBENTURE, COVENANT, WAR- , £ s. d.			
RANT QF ATTORNEY— <i>continued.</i>			
Exceeding £200 and not exceeding £250	3..	0 6 3	
„ 250 „ 300 ... ..	...	0 7 6	
„ 300 for every £100 or fractional part of £100 ...	...	0 2 6	
ORDER FOR DELIVERY of any goods of the value of 40s. or upwards ... ..	...	0 0 1	
PASSPORT ... ..	...	0 0 6	
PATENT FEES.—Provisional Protection ... ..	...	1 0 0	
Complete Specification ... ..	...	3 0 0	
PAWNBROKERS' ANNUAL LICENCE ... ..	...	7 10 0	
PLAYING CARD MAKERS' ANNUAL LICENCE ... ..	...	1 0 0	
POLICIES OF MARINE INSURANCE— <i>See</i> page 265.			
POLICY OF INSURANCE against fire, accident, sickness, &c.		0 0 1	
POLICY OF LIFE INSURANCE—Sum insured not exceeding £10 ... ..	...	0 0 1	
Exceeding £10, not exceeding £25 ... ..	...	0 0 3	
„ £25, not exceeding £500, for every £50 or fraction of £50 ... ..	...	0 0 6	
£500, not exceeding £1000, for every £100 or fraction of £100 ... ..	...	0 1 0	
„ £1000, for every £1000 or fraction of £1000 ...	...	0 10 0	
POWER OF ATTORNEY— <i>See</i> LETTER.			
PROXY TO VOTE at one meeting, or any adjournment thereof ... ..	...	0 0 1	
RECEIPTS for £2 or more ... ..	...	0 0 1	
REFRESHMENT HOUSE . LICENCE.—Rent under £30, England and Ireland ... ..	...	0 10 6	
Rent above £30 „ ... ..	...	1 1 0	
SCRIP CERTIFICATE ... ..	...	0 0 1	
TOBACCO DEALERS' ANNUAL LICENCE ... ..	...	0 5 3	
VOTING PAPER ... ..	...	0 0 1	

Stamping Deeds.

Agreements under hand only, Attested Copies, and Appraisements may be stamped within 14 days of their date, after 14 days on payment of a penalty of £10. Other documents may in most cases be stamped before the expiration of 30 days from the date of execution, or in the case of documents executed abroad, within 30 days of their receipt in the United Kingdom; failing this a penalty of £10 as above.

Beer:-	£ s. d.
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And so in proportion for any difference in gravity.

to the uses of chicory or coffee" was repealed by 45 & 46 V. c. 41, s. 3, except when mixed with Coffee or Chicory or with both, when the duty is chargeable at 2d. per lb. under 23 & 24 V. c. 110, and Schedule to *Customs Tariff Act, 1876*.

Currants	the cwt.	0	2	0
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Fruit—continued.

	Rates of Duty. £ s. d.
Figs and Fig Cake, Plums, commonly called French Plums and Prunelloes, Plums, dried or preserved, not otherwise described, Prunes and Raisins ... the cwt.	0 7 0

NOTE.—Parts of Raisins (not being refuse) are chargeable with duty at 7s. per cwt. as Dried Fruit.

NOTE.—Plums include Greengages, Damsons, Mirabelles, and Dried, Crystallized or Glacé Apricots. Tinned and bottled Apricots in syrup or water and Apricot Pulp are not liable to duty as Preserved Plums, but when added sugar is present, as in the case of syrup, they are charged under the heading of sugar (which see).

Fruit—dutiable—either in syrup or in water, may be assessed for duty at 7s. the cwt. on the weight of the Fruit without squeezing out the contained syrup or water.

The Syrup in such cases is separately charged with its proper duty, unless the merchant elects to pay duty on the whole weight at the fruit rate.

Fruit, liable to duty as such, preserved with sugar. *See SUGAR.*

Motor Spirit ... the gallon 0 0 3

Motor Spirit may be delivered from warehouse on payment of duty at the rate of 1½d. per gal., if for use for supplying motor power either for motor cabs, motor omnibuses, or other vehicles which stand or ply for hire, or for trade motor vehicles; and free of duty if for use for purposes other than for supplying motive power for motor cars. 10 *Edw.* 7, c. 8, s. 85.

Naphtha, or methylic alcohol purified. *See Spirits (below).*

Soap, Transparent, in the manufacture of which Spirit has been used ... the lb. 0 0 3

***Spirits and Strong Waters—**

For every gallon computed at Hydrometer proof of Spirits of any description (except Perfumed Spirits) including Naphtha, or Methylic Alcohol, purified so as to be potable; and mixtures and preparations containing Spirits:—

Enumerated Spirits:—		Imported in Casks. £ s. d.	Imported in Bottles. £ s. d.
Brandy ...	per proof gal.	0 15 1	0 16 1
Rum ...	"	0 15 1	0 16 1
Imitation Rum ...	"	0 15 2	0 16 2
Geneva ...	"	0 15 2	0 16 2
Additional in respect of Sugar used in sweetening any of the above tested for strength, if sweetened to such an extent that the spirit thereby ceases to be an enumerated Spirit			
per proof gal.		0 0 1	0 0 1

* Chargeable with duty on the quantity ascertained at the time of delivery. C.C.A., s. 93.

Spirits and Strong Waters—continued.

		Rates of duty.	
		Imported in Casks.	Imported in Bottles.
		£ s. d.	£ s. d.
<i>Unenumerated Spirits:—</i>			
Sweetened	per proof gal.	0 15 3	0 16 3
(Including Liqueurs, Cordials, Mixtures, and other preparations containing Spirits: <i>if tested</i> .)			
Not sweetened	per proof gal.	0 15 2	0 15 2
(Including liqueurs, Cordials, Mixtures, and other preparations containing Spirits, provided such Spirits can be shown to be both " <i>Unenumerated</i> and <i>Not Sweetened</i> : <i>if tested</i> .)			
Liqueurs, Cordials, Mixtures, and other prepara- tions containing Spirits, not sweetened, provided such Spirits are not shown to be unenumerated; <i>if tested</i> ...	per proof gal.	0 15 2	0 16 2
Liqueurs, Cordials, Mixtures, and other prepara- tions containing Spirits, in bottle, entered in such a manner as to indicate that the strength is <i>not to be tested</i>	per liquid gal.		1 1 5
Perfumed Spirits	"	1 4 1	1 5 1
Any Importations of Naphtha or Methylic Alcohol purified so as to be potable are taken under the heading of <i>Unenu- merated Spirits</i> .			
The minimum legal size of packages of Spirits (other than Cordials, or Perfumed or Medicinal Spirits and Spirits imported in cases) is in casks or other vessels of a size or content of not less than 9 gallons.			
Upon payment of the difference between the Customs duty on Foreign Spirits and the Excise Duty on British Spirits, Foreign Spirits may be delivered under certain conditions for methylation or for use in art or manufacture, but Foreign Methylic Alcohol may be used in art or manu- facture without the payment of the differential duty.			
Spirits distilled in the U.K., Excise Duty	per proof gal.		0 14 9
*Sugar and other Cognate Goods levied under Finance Act, 1901, and determined under s. 7 of that Act. Reduction of Rates.—Finance Act, 1906.			
Sugar of a polarization exceeding 98° '	the cwt.	0 1 10	
" " not exceeding 76°	"	0 0 10	
And intermediate duties varying between 1s. 10d. and 10d. on sugar of a polarization n.e. 98° but exceeding 76° (<i>See</i> <i>Table under SUGAR—Customs Part</i>).			
Molasses and invert Sugar, and all other Sugar and extracts from Sugar which cannot be completely tested by the polariscope, and on which duty is not otherwise charged:—			
Containing 70 per cent. or more of sweetening matter, the cwt.		0 1 2	

* Chargeable with duty on the quantity ascertained at the time of delivery. C.C.A., s. 98.

Sugar and other Cognate Goods—continued.**Molasses and invert Sugar—continued.**

	Rates of Duty.
Containing less than 70 per cent. and more than 50 per cent.	£ s. d.
the cwt.	0 0 10
„ not more than 50 per cent.	0 0 5

Molasses is free of duty when cleared for use by a licensed distiller in the manufacture of Spirits, or if it is to be used solely for purposes of feeding stock. See *Impt. Code*, pars. 238-242A. See under SUGAR.

Glucose, solid	the cwt.	0 1 2
„ liquid	„	0 0 10

Saccharin, and mixtures containing Saccharin, or other substances of a like nature or use	the oz.	0 0 7
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NOTE.—Saccharin and Mixtures containing Saccharin or other substances of like nature or use must not be imported into the United Kingdom in packages containing less than 11 lbs.; and must not be packed with goods of any other description, and must be specially reported and imported and entered for warehousing at the following ports only, viz., Dover, Folkestone, Goole, Grangemouth, Grimsby, Harwich, Hull, Leith, London, Newhaven, Southampton, and W. Hartlepool.

Canned Fruits and other articles in which Saccharin is used as a preservative or for sweetening purposes, may be charged with duty on the amount found by analysis at the time of importation to have been used in the preparation of the goods, provided it does not exceed 1 per cent.; together with any duty which may be chargeable in respect of the fruit or other articles. It should be stated on the entry for the goods that Saccharin has been used in their preparation, and samples of goods so entered, or of any goods which the Officers have reason to believe have been treated with Saccharin, are in each instance to be submitted to the Analyst for test.

Amongst other articles in which Saccharin may be found are canned and bottled fruits, brandy, aerated waters, syrup, confectionery, wafer paper, and cigarette papers. *Impt. Code*, par. 110A.

NOTE.—An additional $\frac{1}{2}$ d. a lb. is chargeable in respect of any of the undermentioned articles in the manufacture of which Spirit has been used.

Confectionery, in the manufacture of which a greater percentage of Spirit than that covered by the additional Spirit Duty rate of $\frac{1}{2}$ d. per lb. shall be chargeable with a Spirit Duty rate of 1 d. per lb., or such Spirit Duty Rate in excess of 1 d. the lb. as analysis may show to be necessary.

Blacking, solid, containing sugar, or other sweetening matter the cwt. 0 0 5

Blacking, liquid, containing Sugar or any other sweetening matter the cwt. 0 0 5

(Together with the Duty on any proof Spirit contained therein.)

Sugar and other Cognate Goods—*continued.*

Sugar and other Cognate Goods—continued.						Rates of Duty.
						£ s. d.
Candied or Drained Peel	...	...	...	...	the cwt.	0 1 4
Caramel, solid...	...	...	...	...	"	0 1 10
Caramel, liquid	...	...	...	...	"	0 1 4
*Cherries, drained	...	...	...	...	"	0 1 0
Chutney	...	...	...	...	"	0 0 10
Cocoanut, sugared	...	...	...	...	"	0 0 10
Confectionery made from sugar and containing no other ingredient except flavouring	...	...	...	...	the cwt.	0 1 10
Confectionery, hard, such as:						
Sugared Almonds (except as below), Caraway Seeds, &c.						
						the cwt. 0 1 10
Sugared Almonds, on the entry of which the Importer has declared that the Sugar coating does not exceed 72 per cent. of the total net weight						the cwt. 0 1 4
Confectionery, soft, viz.:						
A.B. Gums imported in bulk in barrels or cases, on the entry for which the Importer has declared that Duty on the combined quantity of Sugar and Glucose used in the manufacture of the goods did not exceed the rate of 10d.						the cwt. 0 0 10
Other A.B. Gums, Caramels, Chewing Gums, Jelly Beans, Turkish Delight, &c.						the cwt. 0 1 4
Flowers, as Violets and Rosepetals, &c., in Crystallized Sugar as Crystallized Fruit						the cwt. 0 1 10
Fruit, canned and bottled, other than fruit liable to duty as such, preserved in <i>thin</i> syrup, if the importer has declared on the entry that it does not contain more than 12 per cent. of added sugar						the cwt. 0 0 3
In other cases in <i>thin</i> syrup						" 0 0 5
If entered at the 3d. rate, samples are to be taken at the discretion of the Surveyor, a report being made to the Board in the event of the goods being found liable to a higher rate of duty.						
Ditto, preserved in <i>thick</i> syrup						the cwt. 0 1 1
Fruit, Crystallized, Glacé, and Metz, except fruit liable to duty as such						the cwt. 0 1 10
Fruits, Imitation, Crystallized or not, on the Entry for which the Importer has declared that the Sugar Constituents do not exceed 80 per cent.						the cwt. 0 1 6
(Importations to be occasionally sampled for analysis.)						
Fruits, Imitation, Crystallized or not, in all other cases,						the cwt. 0 1 10
Fruit, except currants, liable to duty as such, preserved in sugar or otherwise whether mixed with other fruits or not						the cwt. 0 7 0

* Drained cherries have a moist and sticky surface; glacé cherries have a dry, smooth, and glacé surface. In doubtful cases samples should be sent to the analyst. G.O. 10, 1908.

Sugar and other Cognate Goods—continued.

		Rates of Duty.
		£ s. d.
Fruit Pulp, except Fruit Pulp liable to duty as such preserved in <i>thick</i> Syrup, as Jam the cwt.		0 1 4
" in <i>thin</i> Syrup "		0 0 5
NOTE.—Tinned and bottled Apricots in syrup or water, and Apricot pulp are not liable to duty as Preserved Plums, but when added sugar is present, as in the case of syrup, they are chargeable either as fruit canned or bottled, or as fruit pulp. Apricot Jam is thus chargeable at rate of 1s. 4d. the cwt. as Jam, whether imported in tins or bottles or not.		
Apricots, crystallized or glacé, are chargeable with duty as Preserved Plums.		
Dutiable Fruit preserved in syrup, or in water, is to be assessed with duty at 7s. the cwt. on the weight of the fruit without squeezing out the contained syrup or water. The syrup in such cases is separately charged with its proper duty, unless the merchant elects to pay duty on the whole weight at the fruit rate.		
Confectionery, soft, viz.		
Fruits, mixed, such as "Metz Fruits Assorted," and bottled "Assorted Fruits in Syrup," containing articles liable to two or more distinct rates of Duty, the Duty on the whole is to be levied at the highest rate; but if the various kinds of goods are packed separately, or in such manner that an account can be taken of each kind, the goods are assessed for Duty accordingly.		
Confectionery, Fig (subject to occasional sampling and test) the cwt.		0 2 6
Ginger preserved in Syrup or Sugar "		0 1 4
Licorice, if declared by the Importer not to contain more than 30 per cent. of added sugar or other sweetening matter—subject to occasional sampling and test the cwt.		0 0 7
Marmalade, Jams, and Fruit Jellies if not made from fruit liable to Duty as such the cwt.		0 1 4
Marzipan "		0 1 1
Milk, condensed, slightly sweetened, whether whole, separated or skimmed, if declared by the Importer not to contain more than 18 per cent. of added sugar—subject to occasional sampling and test the cwt.		
Milk, condensed, sweetened whole "		0 0 9
Milk, condensed, separated or skimmed "		0 0 1
Milk Powder :—		
If declared by the Importer not to contain any added sugar		Free
If declared by the Importer not to contain more than 36 per cent. of added sugar the cwt.		0 0 8
In all other instances, and in cases in which the Importer wishes to dispense with sampling and test the cwt.		0 1 6

Milk Powder—continued.

		Rates of Duty.
		£ s. d.
Importations entered as Free will be delivered on deposit of duty at the 8d. rate pending analysis. Importations entered at the 8d. rate are liable to sampling at the discretion of the Officers		

Nestlé's Milk Food	the cwt.	0 0 7
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Soy, when containing Molasses or other sweetening matter	the cwt.	0 0 5
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Tamarinds preserved in Syrup	"	0 0 5
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Other preparations made with added sugar or sweetening matter (other than Saccharin) are charged under sec. 7 of the Finance Act, 1901 (see below).

Tea	the lb.	0 0 5
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***Tobacco, manufactured, viz. :—**

Cigars	the lb.	0 7 0
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Cavendish or Negrohead	"	0 5 4
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" " " manufactured in bond	"	0 4 8
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Other manufactured tobacco, viz. :—

Cigarettes	"	0 5 8
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Other sorts... ..	"	0 4 8
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Snuff, containing more than 13 lbs. of moisture in every 100 lbs. weight thereof	the lb.	0 4 5
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Snuff not containing more than 13 lbs. of moisture in every 100 lbs. weight thereof	the lb.	0 5 4
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Tobacco, unmanufactured :—**Containing 10 lbs. or more of moisture in every 100 lbs.—**

If unstemmed or unstripped	the lb.	0 3 8
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If stemmed or stripped	"	0 3 8½
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Containing less than 10 lbs. of moisture in every 100 lbs.—

If unstemmed or unstripped	the lb.	0 4 1
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If stemmed or stripped	"	0 4 1½
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Tobacco, grown in Ireland (Finance Act, 1908) :—**Manufactured, viz. :**

Cavendish or Negrohead, manufactured in bond	"	0 4 8
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Unmanufactured, viz. :

Containing 10 lbs. or more of moisture in every 100 lbs.	"	0 3 6
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Containing less than 10 lbs. of moisture in every 100 lbs.	"	0 3 11
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NOTE.—The minimum weight of packages of Tobacco allowed to be imported into the U.K. is not less than 80 lbs. gross. Packages of Tobacco must contain Tobacco only, and under Tobacco are included Cigars, Cigarettes and Snuff.

Sec. 2 (3), *Finance Act, 1904*, prescribes that the expression "Stripped Tobacco" means any leaf tobacco of which the leaf is not complete by reason of the removal of the stalk or mid-rib or of some portion thereof, but Tobacco shall not be deemed to be stripped Tobacco solely by reason of its having been subjected to such process of butting as the Commissioners of Customs allow.

No tobacco packed and prized shall, on the importation thereof, be

* Chargeable with duty on the quantity ascertained at the time of delivery. C.C.A., s. 98.

Tobacco—*continued*.

examined as to the quantity of moisture contained thereon except by special order of the Commissioners of Customs, and unmanufactured tobacco shall on the entry thereof be distinguished as stemmed or unstemmed as the case may be.

Varnish. See Spirits.

***Wine, viz. :—**

Containing the following rates of proof spirits verified by Sykes' Hydrometer, viz. :—				Not exceeding 30 degrees.			Exceeding 30 but not exceeding 42 degrees.			Duty on Wine imported in Bottles, in addition to that in respect of Alcoholic strength.			
				£	s.	d.	£	s.	d.	<hr/> £ s. d.			
Imported in casks ... the gallon				0	1	3	0	3	0				
Imported in bottles, viz. :—													
Still ... the gallon				0	1	3	0	3	0	0	1	0	
Sparkling, viz. :—													
Champagne ...				the gallon	0	1	3	0	3	0	0	2	6
Saumur ...													
Burgundy ...													
Hock ...													
Moselle ...													
Other sorts ...													

And for every degree or part of a degree, an additional duty of 3*d.* per gallon for every degree of strength above the highest above specified.

The word "degree" does not include fractions of the next "higher" degree. *Customs Amendment Act, 1886, and C. & I. R. Act, 1892, s. 2.*

All wines must be entered according to their commercial designation, those imported or consigned from Spain being also described on the entry, as "Red," or "White."

The colour of wine is disregarded except for wine from Spain, which must be entered as red or white. *Impt. Code, par. 341.*

The word "bottle" used in connection with the duty on wines and spirits applies to vessels ordinarily of glass, which, however eccentrically shaped, have the characteristics of a bottle, *i.e.* a body, neck, and mouth, but which, when of large size, may bear such names as Demi-johns, Carboys, &c. It also comprises other vessels (including kegs) of a capacity *n.e.* 2 gallons. In case of doubt an Officer should seek the Board's directions.

Wines made sparkling in Warehouse, duties are as above, and for regulations governing same, see WHSING. REGNS.

Where any manufactured or prepared goods contain, as a part or ingredient thereof, any article liable to any duty of Customs, duty shall be charged in respect of such quantity of the article as shall appear to the satisfaction of the Treasury to be used in the manufacture or preparation of the goods, and in the case of goods so containing more than one such article shall be charged in a similar manner on each article liable to duty at the rates of duty respectively applicable thereto, unless the Treasury shall be of opinion that it is necessary for the protection of the Revenue

* Chargeable with duty on the quantity ascertained at the time of delivery. C.C.A., s. 93.

A deduction is made from the drawback for every lb. of inorganic matter in excess of 22 per cent. (calculated on the Tobacco, &c., exclusive of water), but the Commissioners of Customs may allow drawback at the full rate on Tobacco (including Cigars and Cigarettes), and shorts, stalks, or other refuse

Tobacco—continued.

of Tobacco not of the fineness of Snuff, if they are satisfied that there has been no artificial increase of inorganic matter during manufacture.

The following are the minimum weights for Drawback Tobacco, viz.—*British Manufactured Tobacco*.—(i.) When removed direct from the premises of a licensed manufacturer—(a) for exportation as merchandise to places other than the Channel Islands: Cigars, 12 lb. net, and Cigarettes, 8 lb. net; other manufactured Tobacco, 20 lb. net. (b) For shipment as stores—Cigars, Cigarettes and Snuff, 2 lb. net; other manufactured Tobacco, 7 lb. net. (c) For exportation by Parcel Post—Manufactured Tobacco, including Cigars, Cigarettes and Commercial Snuff (subject to Post Office regulations as to gross weight of parcels), 2 lb. net. (ii.) When deposited in an approved bonded warehouse—For ships' stores or for exportation by Parcel Post, 80 lb. gross. *Stalks, Shorts, or other Refuse of British Manufactured Tobacco, including Offal Snuff*.—(i.) When deposited in a King's Warehouse for abandonment, or in an approved bonded warehouse for the manufacture of sheepwash, &c., or for exportation as merchandise, in packages of not less than 50 lb. and not more than 100 lb. net. (ii.) But when exported direct from the premises of a licensed manufacturer, or deposited in an approved bonded warehouse for exportation, the maximum quantity per package may under certain conditions be extended up to a limit not exceeding 1400 lb.

Tobacco of any description for exportation to the Channel Islands must be in packages of not less than 80 lb. gross.

Beer.—Imported or brought into Great Britain or Ireland and subsequently exported as merchandise, or shipped for use as ships' stores, or removed to the Isle of Man, of an original gravity of 1,055° for every 36 gallons 0 8 0
And so on in proportion for any difference of gravity.

Sugar.—Which has passed a refinery in Great Britain or Ireland, and on which the proper import duties have been paid, upon being exported or deposited in any bonded warehouse for use as ships' stores or removed to the Isle of Man, a drawback equal to the duty on Sugar of the like polarization.

Goods (other than Beer) exported or deposited in any bonded warehouse for use as ships' stores or removed to the Isle of Man, in the manufacture or preparation of which in Great Britain or Ireland any duty-paid Sugar, Glucose, Saccharin or Molasses has been used, a drawback equal to the duty in respect of the quantity of that article which appears to the satisfaction of the Treasury to have been used in the manufacture or preparation of the goods or, in the case of residual products, to be contained therein.

Rates of
drawback.
£ s. d.

								Rates of drawback. £ s. d.
Molasses. —Produced by a Refiner in Great Britain or Ireland and delivered by him, to be used solely for the purpose of food for stock, or to a Licensed Distiller for use in the manufacture of Spirits *	...	...	...	...	...	...	...	0 0 5

3. Foreign and Colonial Weights and Measures, with their Equivalents in British Standards.

ABYSSINIA.—Ounce = 480 grains; pound = 12 ozs. (ivory), 18 ozs. (coffee); Farasula = 37 $\frac{1}{2}$ lbs. av.; 4 farasulas = 1 $\frac{1}{2}$ kantars; 1 waggia (ivory) = 480 dol. (1 dol. weighs 9.2 dirhems or 445 grains); 1 waggia (rubber) 640 dol. approximately 60 farasulas = 1 metric ton. Sinzer = 9 ins.; kend = 20 ins. The metre is used at Harar. Egyptian weights also used.

ALGERIA.—Same as France.

ARGENTINE REPUBLIC.—Since January 1st, 1887, the use of the French Metric System is compulsory. Other measures sometimes used are—

The Quintal	...	...	...	=	101.40 lbs. avoirdupois.
„ Arroba	...	...	...	=	25.85 „ „
„ Fanega	...	...	...	=	1 $\frac{1}{2}$ Imperial bushels.

AUSTRO-HUNGARY.—Metric system. This system also compulsory in Bosnia-Herzegovina from 1st September, 1912.

BELGIUM.—Metric system.

BOLIVIA.—Metric system legal, but old Spanish measures are largely employed.

The Libra = 16 onzas	...	...	...	=	1.014 lb. avoirdupois.
„ Quintal = 100 libras	...	...	...	=	101.44 lbs. „
„ Arroba { of 25 libras	...	...	...	=	25.36 „ „
„ „ { of wine or spirits	...	...	...	=	6.70 Imperial gallons.
„ Galon	...	...	...	=	0.74 „ gallon.
„ Vara = 3 pies = 36 pulgadas	...	...	...	=	33.43 inches, or 0.927 yard.
„ Square vara (vara cuadrada)	...	...	...	=	0.859 square yard.

BRAZIL.—The Metric system is compulsory, and is used in all official departments. The old weights and measures, which are still partly employed, are—

The Libra	...	...	...	=	1.012 lbs. avoirdupois.
„ Arroba	...	...	...	=	32.88 „ „
„ Quintal	...	...	...	=	129.54 „ „
„ Alqueire (of Rio)	...	...	...	=	1.1 Imperial bushel.
„ Oitava	...	...	...	=	55.34 grains.

CANADA.—The legal Weights and Measures are the Imperial yard,

* Such drawback is not payable in respect of Molasses produced from non-duty-paid Sugar in refineries placed in bond under the Sugar Convention Act, 1903.

Imperial pound avoirdupois, Imperial gallon, and the Imperial bushel. By Act 42 Vict., cap. 16, the British hundredweight of 112 pounds and the ton of 2,240 pounds, were abolished and the hundredweight was declared to be 100 pounds, and the ton 2,000 pounds avoirdupois as in United States, but sometimes contracts stipulate for the British weights.

CAPE OF GOOD HOPE.—Same as Great Britain, with the exception of the Land Measure.

The general Surface Measure is the old Amsterdam Morgen, reckoned equal to 2.11654 acres. 1000 Cape Lineal feet are equal to 1033 British Imperial feet.

CHILI.—Metric system legal, and now in general use. Old measures are—

The ounce = 1.014 oz. avoirdupois.

„ Libra = 1.014 lb. avoirdupois. 25 libras = 1 arroba.

„ Quintal = 101.44 lbs. avoirdupois. 20 quintals = 1 tonelada.

„ Vara = 0.927 yard.

„ Square vara = 0.859 square yard.

CHINA.

Weights.—10 Ch'ien ... = 1 Liang (Tael) = 1.333 oz. avoirdupois or 37.78 grammes.

16 Liang ... = 1 Kin (Catty) = 1.333 lbs. avoirdupois or 604.53 grammes.

100 Chin ... = 1 Tan (Picul) = 133.333 lbs. avoirdupois or 60.453 kilogrammes.

4 ozs. = 3 taels; 1 lb. = $\frac{3}{4}$ catty or 12 taels; 1 cwt. = 84 catties; 1 ton = 16 piculs 80 catties.

Capacity—10 Ko ... = 1 sheng (pint) = 1.081 litre.

10 Sheng ... = 1 Tou (peck) = 10.31 litre (holding from 6 $\frac{1}{2}$ to 10 Kin of rice and measuring from 1.13 to 1.63 gallon).

Commodities, even liquids, such as oil, spirits, &c., are commonly bought and sold by weight.

Length—10 Fen ... = 1 Ts'un (inch).

10 Ts'un ... = 1 Chi'h (foot) = 14.1 English inches, by treaty.

10 Chi'h ... = 1 Chang = 11 ft. 9 ins. (141 ins. by treaty).

1 Li ... = $\frac{1}{3}$ English mile (about).

The mow, the unit of measurement, is almost exactly one-sixth of an acre.

In the tariff settled by treaty between Great Britain and China, the Chi'h of 14 $\frac{1}{2}$ English inches has been adopted as the legal standard. The standards of weight and length vary all over the Empire, the Chih ranging from 9 to 16 English inches, and the Chang (= 10 Chih) in proportion; at the treaty ports, the use of foreign treaty standard of Chih and Chang is common.

COLOMBIA.—Metric system introduced in 1857. In liquid measure the French litre is the legal standard.

The Kifogramme	...	...	=	2.204	lbs. avoirdupois.
„ Arroba	...	...	=	12½	kilos, or 25 Colombian lbs.
„ Quintal	...	...	=	50	„ 100 „
„ Carga	...	...	=	125	„ 250 „
„ Libra	...	...	=	1.102	lbs. avoirdupois.
„ Vara	...	...	=	80	centimetres = about 31 inches.

CONGO FREE STATE.—Metric system.

COREA.—Principal measures used are Japanese.

COSTA RICA.—Metric system in use. Old measures are—

The Libra	...	...	=	1.014	lb. avoirdupois.
„ Quintal	...	...	=	101.40	lbs. „
„ Arroba	...	...	=	25.35	lbs. „
„ Fanega	...	...	=	1½	Imperial bushels.

CRETE.—Metric system in general use.

Oke	...	...	=	2.8	lbs.
Pique	...	...	=	¾	yard.

CUBA.—Metric system.

CYPRUS.—Turkish weights and measures are current.

DENMARK.—The Metric system has been officially adopted, and under the law of May, 1907, is obligatory in public offices since 1 April, 1910, and generally since 1 April, 1912.

The Pund = 100 Kvint = 1,000 Ort = 1.1023 lb. avoirdupois.	
The Centner = 100 Pund = 50 kilos = 110.23 lbs. avoirdupois.	
Tœnde, grain = 1.3912 hectolitre = 3.827 bushels.	
„ oil = 28.9189 gallons.	
„ butter = 224 Pund = 112 kilo = 246.9179 lbs. avoirdupois.	
„ coal = 1.7004 hectolitre = 4.6775 bushels.	
Pot = 0.9661 litre = 0.2126 gallon.	
Viertel = 8 potter = 7.729 litres = 1.7011 gallons.	
Ship Last = 2 tons.	
Alen (= 2 Fod) = 0.6277 metre = 0.6864 yard.	
KubTk fod = 0.081 cubic metre = 1.0918 cubic feet.	
Tœndeland = 0.55 hectare = 1.36 acres.	
Register ton for sailing ships = 1 ton reg.	
„ „ steamers = 0.89 ton reg.	

ECUADOR.—French Metric system legal, but old measures are commercially used (as under Bolivia).

EGYPT.—The Metric system is generally used.

The Ardeb is used as the unit in all transactions in grain, &c., and is equal to 5.44739 bushels or 43.579 gallons.

The approximate weight of the Ardeb in rotls is—Wheat, 315; Beans, 320; Barley, 250; Maize, 315; Cotton Seed, 270.

Okish	...	...	...	...	= 1.3206 ounce.
Rotl	...	...	...	...	= .99049 lb.
Oke	...	...	...	...	= 2.7513 lbs.

Cantar = 100 Rotls or 36 Okes = 99·0492 lbs. or 0·884 cwt.

Cantar of Alexandria = 112 okes = 2·7514 cwts.

Heml = 200 okes = 4·9132 cwts.

Kela = 3·6316 Imperial gallons.

Diraa Baladi (town) = 22·8350 inches.

Diraa Mimari, for Buildings, &c. = 29·52812 inches.

Kassabah = 3·88 yds. = 139·7663 „

Feddan, the unit of measure for land = 333 $\frac{1}{3}$ sq. kassebahs = 1·03808 acre.

Pic = 6·05 sq. feet = ·562 sq. metre.

Coal is sold by the British ton and water by ton of one cubic metre.

FINLAND.—Metric system adopted 1890.

FRANCE.—Gramme = 15·43 grains troy.

Kilogramme = 2·205 lbs. avoirdupois.

Quintal Metrique = 220 $\frac{1}{2}$ „

Tonneau = 2,205 lbs.

Litre (Liquid) = 1·76 pint.

Hectolitre (Liquid) = 22 gallons.

„ (Dry) = 2·75 bushels.

Mètre = 39·37 inches.

Kilomètre = 1,093 yards.

Mètre Cube (Stère) = 35·314 cubic feet.

Hectare = 2·471 acres.

Kilomètre Carré = ·386 square mile, etc., etc.

FRIENDLY ISLANDS.—Same as Great Britain.

GERMAN EMPIRE.—The Metric system came into force on January 1st, 1872.

The Gram = 15·43 grains troy.

„ Kilogram = 2·205 lbs. avoirdupois.

„ Tonne, 1,000 Kgs. = 2,205 lbs. = 19·7 cwt.

„ Liter, Mass = 1·76 Imperial pint.

„ Meter, Stab = 3·28 feet, or 39·37 inches.

„ Kilometer = 1094 yds. (.621 mile), or nearly 5 fur.

„ Hektar = 2·47 acres.

„ Quadrat, or Sq. Kilometer = 247 acres.

GREECE.—Metric system introduced 1898.

The Oke = 2·80 lbs. avoirdupois.

„ Cantar = 128·20 „

„ Livre = 1·05 „

„ Baril (wine) = 16·33 Imperial gallons.

„ Kilo = 0·114 „ quarter.

„ Pike = $\frac{1}{2}$ of an English yard.

„ Stremma = ·242 of an English acre.

GUATEMALA.—The Metric system is now adopted. Old measures are—

The Libra = 1·014 lb. avoirdupois.

„ Arroba = 25·35 lbs. „

„ Quintal = 101·40 „

„ Tonelada = 18·10 cwt.

„ Fanega = 1 $\frac{1}{2}$ Imperial bushel.

HAYTI.—Metric system, but tons, lbs. and gallons are used in commerce. The French lb. of 500 grammes is used in the customs.

HOLLAND (The Netherlands).—The Metric system and, with trifling changes, the Metric Denominations are used.

HONDURAS.—Metric system in legal use. Old measures still used are—

The Arroba—Wine = $3\frac{1}{2}$ Imperial gallons—Oil = $2\frac{1}{2}$ Imperial gallons.
 „ Square Vara = $7\frac{1}{8}$ square feet.
 „ Manzana = $1\frac{1}{2}$ acre.
 „ Fanega = $1\frac{1}{2}$ Imperial bushel.

HONG KONG.—Weights and Measures of Great Britain also in general use.

The Tael = $1\frac{1}{2}$ oz. avoirdupois.
 „ Picul = $133\frac{1}{4}$ lbs. „
 „ Catty = $1\frac{1}{2}$ „ „
 „ Chek = $14\frac{3}{4}$ inches.
 „ Cheung = $12\frac{1}{8}$ feet.

ICELAND.—Same as Denmark.

INDIA.—

The Maund of Bengal, 40 Seers = $82\frac{1}{2}$ lbs. avoirdupois.
 „ „ Madras ... = 25 „ „ (near?).
 „ Tola = 180 grains troy.
 „ Guz of Bengal ... = 36 inches.

An Act to provide for the adoption of an uniform system of weights and measures was passed in 1871. The primary standard of weight was to be called a *ser*, equal to the kilogramme = 2·205 lbs. avoirdupois. This Act, however, has never been in operation.

ITALY.—Same as in France, the names only being altered—the kilogramme into the chilogramma, the mètre into the metro, the hectare into the ettaro, etc.

Grammo = 15·434 grains troy.
 Chilogramma = 2·20 lbs. avoirdupois.
 Quintale Metrico = 220 „ „
 Tonnellata = 2,200 „ „
 Litro, Liquid Measure ... = 0·22 Imperial gallon.
 Ettalidro, „ „ = 22 „ „
 „ „ Dry Measure = 2·75 „ bushels.
 Metro = 3·28 feet or 39·37 inches.
 Chilometro = 1,093 yards.
 Metro Cubo = 35·31 cubic feet.
 Ettaro or Hectare = 2·47 acres.
 Square Chilometro = 0·386 sq. mile (2·59 sq. chilo. = 1 sq. mile).

JAPAN.—Mommé = 2·11 drams or 2·41 dwts. or 120 mommé = 1 lb.

Kin (Catty) = 160 mommé = $1\cdot322$ lb. ($0\cdot266$ mommé = 1 gramme) or 1·60
 Picul (100 kin) = $132\cdot27$ lbs. [lbs. troy.
 Kwan = 1000 mommé ... = $8\cdot261$ lbs. avoirdupois or $10\cdot04$ lbs. troy.
 Shaku = 0·994 foot (3·3 shaku = 1 metre).
 Kujira Shaku = 1·242 feet.

Sün	...	...	...	...	= 1.193 inches.
Ken	= 6 Shaku	= 5.965 feet	Jo	= 10 Shaku	= 9.942 feet.
Chô	= 60 Ken	...	...	...	= 367.916 feet, or about $1\frac{1}{5}$ mile.
Ri	= 36 Chô	...	...	...	= 2.44 miles.
Ri (marine)	...	...	...	...	= 1.15 mile.
Ri (square)	...	...	...	...	= 5.9552 square miles.
Chô	= 10 tan	...	...	...	= 2.45 acres.
Koku, Liquid	= 10 To	= 100 Sho	= 39.7033 gallons.		
Koku, Dry	...	...	...	...	= 4.9629 bushels.
Koku (capacity of vessel)	...	...	...	...	= $\frac{1}{10}$ ton.
To, Liquid	...	...	...	...	= 3.9703 gallons.
To, Dry	...	...	...	...	= 1.9851 peck.

LIBERIA.—British weights and measures used.

MALTA.—Metric system is to be adopted on 1 July, 1914. Local measures are:—

Avoirdupois Weight.—1 Rotolo = 1 lb. 12 oz. 5 Rotoli = 1 Pesa = 8 lbs. 12 oz. 20 Pese = 1 Cantaro = 175 lbs.

Liquid Measure—Beer, Wine and Spirits.—1 Terzo = $\frac{1}{2}$ pint. 2 Terzi = 1 Mezzo = 1 pint. 9½ Mezzi = 1 Quarta = 1 gallon $1\frac{1}{2}$ pint.

Liquid Measure—Oil and Milk.—1 Terzo = $2\frac{1}{2}$ gills. 2 Terzi = 1 Mezzo = 1 pint and $\frac{1}{2}$ gill. 8 Mezzi = 1 Quarta = 1 gallon and 1 pint. 4 Quarte = 1 Caffiso = $4\frac{1}{2}$ gallons.

Dry or Corn Measure.—1 Tumulo = 2 pecks. 4 Tumoli = 1 Sacco = 2 bushels. 4 Sacchi = 1 Salma = 1 quarter.

Linear Measure.—1 Pollice = $\frac{5}{8}$ inch. 12 Pollici = 1 Palmo = $10\frac{1}{2}$ inches. 8 Palmi = 1 Canna = 6 feet $10\frac{1}{2}$ inches.

Square, Surface or Land Measure.—1 Mondello = $2016\frac{2}{3}$ sq. feet. 6 Mondelli = 1 Tumolo = 12,100 sq. feet. 16 Tumoli = 1 Salma = nearly $4\frac{1}{2}$ acres.

MAURITIUS.—Metric system, decreed by Government of India, 1871, came into force May, 1878.

MEXICO.—The Metric system is generally used in commercial transactions, but the old Spanish Measures are sometimes used. The principal are:—

1 Libra	...	...	...	...	= 1.014 lb. avoirdupois.
1 Arroba	= 25 libras	...	...	...	= 25.357 lbs. „
1 Vara	= 0.837 metre	...	...	...	= 2 feet $8\frac{2}{3}$ English inches.
1 Legua comun	...	...	...	...	= 6,666 $\frac{2}{3}$ varas.

MONACO.—Metric system.

MOROCCO.—1 Kintar (“Kintar diwane,” or “Custom House Kintar”) = 100 Rotals = 112 lbs. avoirdupois.

1 Drah	...	...	...	...	= 8 Tominis = 22 inches.
1 Tangier Mudd	...	...	...	...	= 8 „ (nearly) = $11\frac{1}{2}$ bushels.
1 Kula (oil)	...	...	...	...	= 28 Rotals = 47 lbs. = near $5\frac{1}{2}$ Imperial gallons.

The general commercial Kintar of Mogador of 100 Rotals = 119 lbs.

Oil is sold at Mogador by the “large Kintar” of 81 kilos.

NETHERLANDS INDIA.—Metric system. Other measures are:

Amsterdamsch Pond ...	... = 1.09 lbs. avoirdupois.
Picul ...	... = 136 lbs. "
Catty ...	... = 1.36 lbs. "
1 Koyang (Batavia) = 27 piculs	= 1.639 tons; (Samarang) = 28 piculs
= 1.70 tons; (Sourabaya) = 30 piculs	= 1.821 tons.
Tjengkal ...	... = 4 yards.

NICARAGUA.—Metric system.

NORWAY.—The Metric system was introduced in 1879, and became obligatory July 1st, 1882.

The Kilogram = 1,000 gram	= 2.204 lbs. avoirdupois.
„ Meter = 100 centimeter	= 3.28 feet or 39.37 English inches.
„ Hektoliter, Liquid Measure	= 100 liter = 22 Imperial gallons.
„ Hektoliter, Dry Measure	= 100 liter = 2.75 Imperial bushels.
„ Kilometer = 1,000 meter	= 1,094 yards, or 0.621 of English mile.

PARAGUAY.—

The Quintal ...	... = 101.40 lbs. avoirdupois.
„ Arroba ...	... = 25.35 „ „
„ Fanega ...	... = 1½ Imperial bushel.
„ Sino (land) ...	... = 69½ English square yards.
„ Legua Cuadrada ...	... = 12½ „ „ miles.

Argentine Republic Weights and Measures also used.

PERSIA.—Most articles are bought and sold by a weight called Batman or Man. The Mans most frequently in use are the Man-i-Tabriz and Man-i-Shâh:—

Man-i-Tabriz = 8 Abbässis ...	= 640 Miskûls = 6.54 lbs.
Man-i-Noh Abbâssi = 9 Abbässis	= 720 „ = 7.36 „
Man-i-Kohne ...	... = 1,000 „ = 10.23 „
Man-i-Shâh = 2 Tabriz Mans	= 1,280 „ = 13.08 „
Man-i-Rey = 4 Tabriz Mans ...	= 2,560 „ = 26.10 „
Man-i-Bender Abbâssi ...	= 840 „ = 9 „
Man-i-Hâshemi = 16 Mans of	= 720 „ = 124 „

Corn, straw, coal, etc., are sold by Kharvâr = 100 Tabriz Mans = 654 lbs. The unit of weight is usually the Man of 6½ lbs. divided into chareks or quarters. The unit for transport is the Kharvâr of 100 Mans.

The unit of measure is the Zar. The most common is the one of 40.95 inches.

The Farsakh, theoretically = 6,000 Zar of 40.95 inches = 3.87 miles.

The Jerib = 1,000 to 1,066 square Zar of 40.95 inches = 1,294 to 1,379 square yards.

PERU.—The French Metric system was established by law in 1860. Old measures are:—

The Ounce ...	... = 1.014 ounce avoirdupois.
„ Libra ...	... = 1.014 lb. „
„ Quintal ...	... = 101.44 lbs. „
„ Arroba of 25 pounds ...	= 25.36 lbs. „
„ „ of wine or spirits	= 6.70 Imperial gallons.

The Gallon = 0.74 Imperial gallon.

„ Vara = 0.927 yard.

Square Vara = 0.859 square yard.

PORTUGAL.—The Metric system is the legal standard. The principal old measures still in use are:—

The Libra = 1.012 lb. avoirdupois.

„ Almude of Lisbon = 3.7 Imperial gallons.

„ Almude of Oporto = 5.6 „ „

„ Alqueire = 0.36 „ bushel.

„ Moio = 2.78 „ quarters.

ROUMANIA.—Metric system, but Turkish weights and measures are also used.

RUSSIA.—1 Verst (500 sajènes) = 3,500 ft., or two-thirds of a statute mile.

1 Sajène (3 arshins) = 7 feet.

1 Arshin (16 vershok) = 28 inches.

1 Square Verst = 281 acres = 0.48941 sq. mile or 2.27 sq. versts = 1 sq. mile.

1 Dessiatine = 2.69972 acres.

1 Pound (96 zolotniks = 32 lot) = $\frac{1}{16}$ of a pound or 14.4 ozs.

1 Pood (40 pounds) = 36.113 lbs. = 0.82244 cwt. or 100 poods = 1.6121 tons.

Baltic Freight is usually quoted per ton of 62 poods.

1 Vedro (8 shtoffs) = 2 $\frac{1}{2}$ Imperial gallons.

1 Chetvert (8 chetveriks) = 5.77 Imperial bushels or 46.2 gallons.

The inch is the same as the English inch.

EL SALVADOR.—Metric system is official, and is also in general use.

The Libra = 1.0147 lb. avoirdupois.

„ Quintal = 101.467 lbs. „

„ Arroba = 25.366 lbs. „

„ Fanega = 432 lbs. „

SANTO DOMINGO (Republica Dominicana).

The Arroba = 25 b. = 11.05 kilos.

„ Quintal = 4 Arrobes = 100 lbs. = 46 kilos.

„ Arroba (liquid) = 32 cuartillas = 25.498 litros = 4.110 gallons.

SERVIA.—Metric system in use.

SIAM.—1 Chang (= 20 tamlungs

or 80 ticals) = 2 lb. 10.3 ozs. avoirdupois or 1.2 kilos.

50 Chang = 1 hap = 132 $\frac{1}{2}$ lbs.

1 Niu = 0.83 inch.

1 Keup = 12 Niu (10 inches).

1 Sok = 2 Keup (20 inches).

1 Wah = 4 Sok (80 inches).

1 Sen = 20 Wah (133 feet).

1 Yot = 400 Sen (about 10 miles).

The Chinese “hap” of 100 catties is generally used for weighing produce.

SPAIN.—The Metric system was introduced into Spain on January 1st, 1859, and is generally used.

STRAITS SETTLEMENTS.—Measures same as English, but native measures are still used.

16 Tahil	...	...	...	= 1 Chinese kati = $1\frac{1}{2}$ lb. avoirdupois.
100 Kati	...	...	...	= 1 picul = 133½ lbs.
100 Malay Kati	...	...	...	= 1 picul of 142·6 lbs.
40 Picul	...	...	...	= 1 koyan = 5,333½ lbs.
Gantang	...	...	...	= 1 gallon.
Chupak	...	...	...	= 1 quart.

SWEDEN.—Metric system introduced 1879, and became obligatory 1880. British measures are often used in wood and coal trades. The old measures below are sometimes used locally, but to a very small extent.

The Skalpund	= 100 orf	...	...	= 0·937 lb. avoirdupois.
„ Fot	= 10 tum	...	...	= 11·7 English inches.
„ Kanna	= 140 kubiktum	=	4·6 Imperial pints.	
„ Mil	= 360 ref	...	...	= 6·64 English miles.

SWITZERLAND.—The Metric system was introduced January 1st, 1873.

The Centner	of 50 kilogrammes			
	and 100 pfund	...	...	= 110 lbs. avoirdupois.
„ Quintal	= 100 kilogrammes	=	220 lbs.	„
„ Arpent (Land)	...	...	...	= $\frac{1}{3}$ of an acre.

TUNIS.—Same as France.

TURKEY.—

The Oke, of 400 drams	...	...	...	= 2·8283 lbs. avoirdupois.
„ Almud	...	...	...	= 1,151 Imperial gallon.
„ Kileh	...	...	...	= 0·9120 Imperial bushel.
44 Okes	= 1 Cantar or Kintal	=	124·3616 lbs. avoirdupois.	
39·6268 Okes	...	...	...	= 1 cwt.
180 Okes	= 1 Tcheké	...	...	= 509·095 pounds.
1 Kileh	= 20 Okes	...	...	= 0·86 Imperial quarter.
816 Kilehs	...	...	...	= 100 Imperial quarters.
The Andaze (cloth measure)	...	...	...	= 26·77 inches.
„ Arshin (land measure)	...	...	...	= 6·0548 sq. ft.
„ Dönüm	„	„	...	= 1600 sq. Arshins = 1076·40 sq. yards.
The Kileh	is the chief measure for grain, 100 kilehs are equal to 12·128 Imperial quarters or 35·266 hectolitres.			

In 1889 the Metric system of weights was made obligatory for cereals; metric weights were decreed obligatory in January, 1892, but are not enforced.

UNITED STATES.—British weights and measures are usually employed, but the old Winchester gallon and bushel are used instead of the new or Imperial standards. Different States have a legal standard for bushels of certain articles, such as grain and potatoes, varying from 60 lbs. for wheat to 32 for oats.

Wine gallon	...	...	...	= 0·83333 gallon.
Ale gallon	...	...	...	= 1·01695 „
Bushel	...	...	...	= 0·9692 Imperial bushel.

Instead of the British cwt. a cental, of 100 lbs., is used. 1 ton = 2000 lbs., except coal, which is usually 2240 lbs. wholesale.

URUGUAY.—The Metric system.

VENEZUELA.—Metric system legal, but old Spanish weights and measures are used in some parts to a limited extent.

WEST INDIES (BRITISH).—Generally as in England.

ZANZIBAR.—British weights and measures are used as the standard for wholesale transactions. The principal native commercial weight is the frasila = 35 lbs. avoirdupois.

4. Average Weights and Cubic Contents of Bales of Cotton from the following Ports.

	Average Weights. lbs. gross.	Cubic Contents. ft. in.		Average Weights. lbs. gross.	Cubic Contents. ft. in.
American—			American—cont.		
From Columbus ...	485	28 9½	From Savannah ...	482	30 1
„ Augustus ...	495	30 11	Egyptian Hard		
„ Orleans ...	482	34 7	Pressed ...	896	20 0
„ Montgomery ...	500	26 7	Brazil Hard Pressed	462	10 0
„ Texas ...	515	31 2	„ Soft Pressed	178	14 0
„ Norfolk ...	483	23 3½	East Indian Hard		
„ Charleston	480	27 7	Pressed ...	486	10 0

5. Average Weights and Cubic Contents of Bales of Jute and Flax.

Jute is packed in bales of 400 lbs. each, and the freight is payable per ton of 5 bales, which must not exceed 52 cubic feet, or, say, 10½ cubic feet per bale.

Flax is packed in a great variety of ways, and in bales and packages of different sizes and weight, but generally in bales of about 4 cwt. each. The freight is always paid per ton of 20 cwt., weighing 63 poods, and for general purposes the approximate measurement of a ton of flax, as *stowed on board a vessel*, in the Baltic ports, may be taken as 155 cubic feet.

6. European Corn Measures.

The measures of the Metric System are used in most countries of Europe:—

112 Lbs. (Cwt.) = 50½ Kilogrammes; 100 Litres = 1 Hectolitre = 2·75 Bushels; 2·91 Hectolitres = 1 Qr.; 291 Hectolitres = 100 Qrs.; 1 English Ton = 1015 Kilogrammes.

160 Hectolitres = 100 Charges.

180 Charges = 100 Qrs.

The Grain Measures generally used in the Baltic are quarters, chetwerts, tons, and kilos.

A quarter of wheat = 496 lbs.; oats = 320 lbs.; rye = 480 lbs.; linseed = 424 lbs.; and barley = 400 lbs.

Kong, Post Office Agencies in China, and H.M. Ships of War serving abroad, per oz., 1d. Foreign countries (except those mentioned), $2\frac{1}{2}$ d. first oz., $1\frac{1}{2}$ d. each succeeding oz. or fraction of an oz.

Limit of size for both inland and foreign letters—2 feet in length, 1 foot in width or depth.

Reply coupons, exchangeable for stamps value 25 centimes ($2\frac{1}{2}$ d.) can be obtained at 3d. each for prepaying replies to letters sent to certain foreign countries. Certificates of posting of unregistered letters, &c., $\frac{1}{2}$ d.

(NOTE.—It must not be taken for granted that the postage rates to the United Kingdom are approximately equivalent, as from certain Colonies and foreign countries the rates may be higher or the unit of weight lower.)

NEWSPAPERS, INLAND.—Every registered newspaper, whether posted singly or with others in a packet, $\frac{1}{2}$ d., but no packet chargeable with a higher rate than ordinary packet of printed matter of same weight. Limit of size—No packet may exceed 5 lbs., or 2 feet in length, or 1 foot in width or depth. The cover to be open at both ends for easy examination.

NEWSPAPERS, FOREIGN and COLONIAL.—Per 2 oz., $\frac{1}{2}$ d.

HALFPENNY PACKET POST, INLAND.—Not exceeding 2 oz.; above that weight same postage as letters. Cover to be easily removable for examination.

HALFPENNY FOREIGN and COLONIAL.—Printed Papers same weight.

COMMERCIAL PAPERS (FOREIGN).—10 oz. $2\frac{1}{2}$ d., and $\frac{1}{2}$ d. per 2 oz. thereafter. Limit of weight—5 lbs. British Colonies and non-Union countries—4 lbs. other foreign countries.

SAMPLE PACKETS (FOREIGN AND COLONIAL).—4 oz. 1d., and every 2 oz. after, $\frac{1}{2}$ d. Limits—weight, 5 lbs. for British Colonies and non-union countries, and 12 oz. for foreign countries in Postal Union.

POST CARDS, INLAND.—Official Post Cards, impressed with a halfpenny stamp, and Reply Post Cards can be bought at any Post Office. Private Cards not to exceed $5\frac{1}{2}$ by $3\frac{1}{2}$ inches, or be less than $4\frac{1}{2}$ by 2 inches, postage $\frac{1}{2}$ d.

POST CARDS, FOREIGN and COLONIAL.—Postage: Single, 1d.; Reply, 2d.

CANADIAN AND NEWFOUNDLAND MAGAZINE POST.—Postage rate on British newspapers, magazines and trade journals registered for the purpose, intended for despatch to Canada or Newfoundland by direct Canadian Packet. Limits—weight 5 lbs.; size, 2 feet by 1 foot in width or depth: per lb. or fraction of a lb., over 2 oz., 1d.; not exceeding 2 oz., $\frac{1}{2}$ d.

PARCEL POST, INLAND.—Not exceeding 1 lb., 3d.; 2 lbs., 4d.; 3 lbs., 5d.; over 3 to 5 lbs., 6d.; over 5 to 7 lbs., 7d.; and 1d. per lb. extra to 11 lbs. (limit). Limits of size: greatest length, 3 feet 6 inches; greatest length and girth combined, 6 feet. Should be marked "Parcel Post" in left-hand top corner, and must be presented at the counter of a Post Office.

PARCEL, FOREIGN and COLONIAL.—Parcels not exceeding 3, 7, or 11 lbs., various rates, measurements and conditions.

REGISTRATION AND COMPENSATION, INLAND.—Letters, Parcels, or other Postal Packets, fee 2*d.*, limit of compensation, £5; fee 3*d.*, limit of compensation, £20; and 1*d.* for every extra £20 up to 1*s.* 10*d.*, limit of compensation, £400. Every packet to be marked Registered, and a receipt obtained. Compensation in respect of money of any kind only allowed when sent in Post Office Registered Letter envelopes. Limit of compensation for coin, £5.

REGISTRATION, FOREIGN and COLONIAL.—Letters, fee 2*d.*, indemnity for loss, 50 francs. Letters, &c., can be insured under certain conditions; the fees payable for insurance, including registration, being 4*d.*, limit of compensation, £12; the compensation increasing by amounts of £12 for every additional 2*d.* fee up to £400, fee 5*s.* 10*d.*

EXPRESS DELIVERY.—3*d.* per mile or part of a mile, and weight fee of 3*d.* for each packet of more than 1 lb. weight. Special charges on Sundays.

POSTAGE STAMPS issued.— $\frac{1}{2}$ *d.*, 1*d.*, 1 $\frac{1}{2}$ *d.*, 2*d.*, 2 $\frac{1}{2}$ *d.*, 3*d.*, 4*d.*, 5*d.*, 6*d.*, 9*d.*, 10*d.*, 1*s.*, 2*s.* 6*d.*, 5*s.*, 10*s.*, £1. Books containing 18 penny stamps and 12 halfpenny stamps issued at 2*s.* Rolls of 500 or 1000 1*d.* or $\frac{1}{2}$ *d.* stamps can also be obtained. Health Insurance Stamps are also sold at Post Offices.

CASH ON DELIVERY.—An arrangement for the collection and remittance of the value of packets not exceeding £20, sent in fulfilment of an order, is in operation between the United Kingdom and certain British possessions and Egypt.

INLAND REVENUE STAMPS.—Stamps issued solely for Inland Revenue purposes, whether impressed upon paper or parchment, or adhesive, can be obtained through all Money Order Offices in England and Wales, and through certain selected offices in Scotland and Ireland, and Postmasters are instructed to keep a stock of those classes of stamps for which there is a demand. The same regulation applies also to the supply of Fee Stamps of every kind.

Ordinary adhesive Postage and Revenue Stamps may, as a rule, be used for the purpose of denoting Stamp Duties up to a limit of 2*s.* 6*d.*, where adhesive stamps are admissible for that purpose.

One or more Postage and Revenue Stamps may be used to make up the Duty.

STAMPING OF DOCUMENTS, &c.—On the prepayment of the proper duty, any executed or unexecuted documents or printed forms can be left at any Money Order Office to be forwarded for stamping, without charge for transmission, provided that the value of the stamp on any document or form does not exceed the limit which may be in force at the Money Order Office concerned. Executed documents can, as a rule, be reclaimed, the second day after being left.

Parcels of documents exceeding 11 lbs. in weight cannot be sent by post, but should be sent by some other means. Full information can be obtained at any Money Order Office.

MONEY ORDERS (INLAND).—Not exceeding £1, 2*d.*; above £1 and not exceeding £3, 3*d.*; above £3 and not exceeding £10, 4*d.*; increasing by 2*d.* for every additional £10 or less, up to £40, 10*d.*

MONEY ORDERS (FOREIGN AND COLONIAL).—Not exceeding £1, 3*d.*; above £1 and not exceeding £2, 6*d.*, increasing by 3*d.* for every additional £2 up to the limit of £10, £20, £30 or £40, allowed by various countries.

TELEGRAPH MONEY ORDERS (INLAND).—Same poundage as money orders, and an additional fee of 3*d.* for each order besides the cost of telegram.

TELEGRAPH MONEY ORDERS (FOREIGN).—(certain countries only).—Same rate as Foreign money orders, with additional fee of 6*d.* and cost of telegram.

POSTAL ORDERS.—6*d.*, 1*s.*, 1*s.* 6*d.*, 2*s.* and 2*s.* 6*d.* poundage $\frac{1}{2}$ *d.*; 3*s.* (increasing by 6*d.* up to 15*s.*) poundage 1*d.*; 15*s.* 6*d.* (increasing by 6*d.* to 20*s.*), poundage $1\frac{1}{2}$ *d.*; 21*s.*, poundage $1\frac{1}{2}$ *d.* Stamps (not perforated) to value of 5*d.*, but not exceeding three in number, may be affixed to face of postal orders. Postal orders are also issued and paid in most British possessions and at Beyrout, Constantinople, Egypt and Soudan, Indian Post Offices on Persian Gulf and in Tibet, Panama, Salonica, Smyrna, Hong Kong and Agencies in China, British Agencies in Morocco, and Zanzibar.

INLAND TELEGRAMS.—Sixpence for twelve words, including address; and $\frac{1}{2}$ *d.* for each additional word.

FOREIGN TELEGRAMS.—Various rates per word. Lowest amount accepted for European telegram, 10*d.* Messages can also be sent under certain conditions partly by post and partly by telegraph, and also at reduced rates if message may be deferred for not more than 24 hours. A system of night and week-end cable letters is also in force.

Non-urgent plain language telegrams for the United States and Canada, delivered two days after receipt, are accepted at cheaper rates.

WIRELESS TELEGRAPHIC MESSAGES (Radio telegrams) to and from persons on ships at sea, generally 10 $\frac{1}{2}$ *d.* a word in addition to inland charge. Long distance radio-telegrams sent via "Roldhu," 3*s.* a word.

8. Approximate Time Occupied in Course of Letter Post from London to Certain Places Abroad.

Name of Place.	Days.	Hours.	Name of Place.	Days.	Hours.
Accra	16	—	Ambriz	28	—
Adelaide	30	—	Amsterdam	—	12
Aden	10	—	Antigua	16	—
Aix-les-Bains	—	20	Antwerp	—	12
Alexandria	4-6	—	Arica (via Panama)	32-35	—
Algiers	2	5	„ (via Magellan)	43	—

Name of Place.	Days.	Hours.	Name of Place.	Days.	Hours.
Ascension ...	14	—	Corfu ...	3	—
Athehs ...	4	12	Cyprus ...	7	—
Auckland (viâ Suez)...	37	—	Delagoa Bay (Lor-	20	—
„ (viâ Vancouver)	33	—	enzo Marques) ...	15	—
Baden-Baden...	—	21	Demerara ...	15	—
Baghdad ...	24-28	—	Dominica ...	15	—
Bahamas ...	13	—	Dresden ...	1	1
Bahia ...	14	—	Falkland Islands ...	25	—
Bâle ...	—	20	Fiji (viâ Vancouver)	31	—
Balearic Islands ...	3	—	„ (viâ Suez) ...	46	—
Barbadoes ...	13	—	Florence ...	1	17
Barcelona ...	1	12	Forcados ...	18	—
Batavia ...	25	—	Frankfort-on-Main	—	20
Bathurst ...	15	—	Geneva ...	—	23
Belgrade ...	2	2	Genoa ...	1	14
Belize ...	17	—	Gibraltar ...	3	22
Bergen (viâ Newcastle)	2	4	Gothenburg ...	1	18
Berlin ...	—	23	Grand Bassam ...	25	—
Bermuda (viâ New	13	—	Grand Canary ...	5-10	—
York) ...	—	—	Grenada ...	14	—
Bermuda (viâ Hali-	15	—	Grey Town... ..	23	—
fax) ...	—	—	Guadeloupe ...	14	—
Berne ...	1	—	Guayaquil ...	24	—
Beyrout ...	7-10	—	Hague, The ...	—	10
Biarritz ...	1	1	Halifax, N.S. ...	7	—
Bloemfontein ...	19	—	Hamburg ...	—	21
Bombay ...	14	—	Hanover ...	—	19
Bordeaux ...	—	21	Havana ...	12	—
Boston, U.S.A. ...	8	—	Heidelberg ...	—	20
Bremen ...	—	19	Hobart ...	32	—
Brindisi ...	2	18	Hong Kong (viâ Suez)	27-30	—
Brisbane ...	33	—	„ (viâ Vancouver)	34	—
Brussels ...	—	9	Honolulu ...	20	—
Bucharest ...	2	15	Iceland ...	6	—
Buda-Pesth ...	1	18	Irkutsk ...	12	—
Buenos Ayres ...	22	—	Jamaica (viâ New	—	—
Cadiz ...	2	17	York) ...	12-15	—
Cairo ...	5-7	—	„ (viâ Bristol)	15	—
Calabar ...	20	—	Johannesburg ...	19	—
Calcutta ...	16	—	Kurrachee ...	15	—
Callao (viâ Panama) ..	30	—	Lagos ...	17	—
Cameroons ...	24	—	Lima ...	30	—
Cape Coast Castle ...	16	—	Limon ...	16	—
Cape Palmas ...	25	—	Lisbon ...	2	4
Cape Town ...	17	—	Loanda ...	20	—
Cartagena (Colum-	—	—	Lorenzo Marques ...	20	—
bia) ...	17	—	Lucerne ...	—	22
Chicago ...	8	—	Lyons ...	—	20
Christiania ...	2	10	Madeira ...	4	—
Cologne ...	—	14	Madras ...	16	—
Colombo ...	16	—	Madrid ...	1	18
Colon ...	19	—	Malaga ...	3	—
Congo ...	20	—	Malta ...	3	14
Constantinople ...	3	18	Mandalay ...	19	—
Copenhagen ...	1	12	Manila ...	31	—
Coquimbo ...	27-36	—	Marseilles ...	1	1

Name of Place.	Days.	Hours.	Name of Place.	Days.	Hours.
Mauritius	28-33	—	Savanna	17	—
Melbourne	31	—	Seychelles (via Mar-		
Mexico	12	—	seilles)	19	—
Milan	1	4	Seychelles (via Aden)	15	—
Mombasa	17-19	—	„ (via Bombay)	23-29	—
Monrovia	18-22	—	Shanghai (via Van-		
Monte Video	21	—	couver)	31	—
Montreal	8	—	Shanghai (via Suez)	30-33	—
Montserrat	16	—	„ (via Siberia)	17	—
Moscow	3	11	Sierra Leone	12	—
Mozambique	25	—	Singapore	22	—
Munich	1	2	Smyrna	6	—
Muscat	17	—	Stockholm	2	—
Naples... ..	2	5	Strasbourg	—	19
Nevis	16	—	Suez... ..	5-7	—
Newfoundland	9	—	Sydney	32	—
New York	7	—	Syracuse	3	6
Nice	1	9	Tamatave	24-23	—
Odessa... ..	2	21	Tangier	4	5
Oporto... ..	2	3	Teheran	14	—
Ottawa	9	6	Teneriffe	5-9	—
Palermo	2	22	Tiflis	10	—
Panama	19	—	Tobago	16	—
Paris	—	10	Tokio (via Vancou-		
Payta	24	—	ver)	26	—
Penang	20	—	Tokio (via Suez) ...	36-39	—
Pernambuco	18	—	„ (via Siberia)	18	—
Perth* (West Aus-			Tomsk	9	—
tralia)	26	—	Trieste	2	—
Petrograd	2	13	Trinidad	14	—
Pietermaritzburg ...	20	—	Valparaiso (via		
Port-au-Prince	15	—	Andes)	26	—
Port Said	5-7	—	Valparaiso (via Mag-		
Prague	1	10	ellan)	33	—
Pretoria	19	—	Vancouver	13	—
Quebec	8	—	Venice	1	16
Rangoon	18	—	Vichy	—	18
Rio de Janeiro	17	—	Vienna	1	11
Rome	2	—	Vigo	3	—
Rotterdam	—	10	Vladivostock	17	—
St. Helena	17	—	Washington	8	—
St. Kitts	17	—	Wellington (via		
St. Louis, U.S.A. ...	9	—	Suez)	39	—
St. Lucia (West			Wellington (via S.		
Indies)	15	—	Francisco)	35	—
St. Paul de Loanda...	20	—	West Indies (French)	12-14	—
St. Thomas	15	—	Winnipeg	11	—
St. Vincent (Cape de			Yokohama (via Van-		
Verd)	9	—	couver)	26	—
St. Vincent (West			Yokohama (via		
Indies)	14	—	Suez)	36-39	—
Salonica	3	8	„ (via Siberia)	18	—
Samoa	31	—	Zanzibar	19-23	—
San Francisco	12	—	Zurich	—	23
Santander	2	12			

9. Foreign, and Colonial Monies with Approximate Value in British Currency.

ABYSSINIA.—No gold or paper currency; Talari or silver dollar of about 14 to 16 Menelik piastres = about 1s. 10d. or 2·30 fcs. or 90 Egyptian milliemmes.

ALGERIA.—The same as France.

ARGENTINE REPUBLIC.—Gold coin, 5 dollars. Silver coins, 1 dollar, and 50, 20, and 10 centavos. Bronze coins, 2 and 1 centavos. Nickel coins, 20, 10, and 5 centavos. Silver dollar or peso = 4s. Money in circulation is chiefly paper, being converted at 44 cents gold to dollar = 1s. 9d. Gold dollar = 4s. Premium on gold (July, 1913) 127·27 %.

AUSTRIA-HUNGARY.—Gold coins, 100 krone = £4 3s. 4d.; 20 krone = 16s. 8d.; 10 krone = 8s. 4d.; Single ducat = 11 crowns 29 heller = 9s. 4½d. Silver coin, 1 krone = 100 heller = half gulden old coinage = 10d. Exchange about 24 krone to £. Silver gulden or florins (about 12 = £) = 100 kreutzer continue to be legal tender. Nickel, 20 heller = 10 kreutzer of old coinage = 2d., 10 heller = 5 kreutzer of old coinage = 1d. Bronze, 2 heller = 1 kreutzer = ½d., 1 heller = ½ kreutzer = ¼d.

AUSTRALIA.—The same as in Great Britain.

BELGIUM.—The same as France.

BOLIVIA.—100 centavos = 1 boliviano (paper) = about 1s. 7d., or 12½ bolivianos to £. Coins in circulation are—silver, 50, 30, 20, and 10 centavos; nickel, 10 and 5 centavos, and English and Peruvian gold coin. Currency principally paper.

BRAZIL.—Currency paper, worth 1s. 4½d. per milreis (1,000 reis) or nearly 15 milreis = £1. Silver coinage of 2, 1, and ½ milreis pieces in circulation.

BRITISH HONDURAS.—100 centavos = 1 dollar (gold) = 4s. 1½d. British sovereign (= \$4·86) and half sovereign, and U.S. gold coins legal. Silver coins—5, 10, 25, and 50 cents legal tender to \$10. Bronze—1 cent legal tender to 50 cents.

BULGARIA.—Lev (= franc) = 100 stotinki = 9½d. (stotinka = centime). Gold coins, 10 and 20 leva, but foreign 10 and 20 franc pieces principally in circulation. Silver, ½, 1, 2, and 5 leva. Nickel, 2½, 5, 10, 20 stotinki. Bronze, 1, 2, 5, 10 stotinki.

CANADA.—1 cent = ½d. 100 cents = 1 dollar = about 4s. 1½d. 4 dollars 86½ cents = £ sterling. U.S. gold coins also legal.

CAPE OF GOOD HOPE.—Same as Great Britain.

CEYLON.—Same as in India, with cents in place of annas and pice. Rupee value 1s. 4d.

CHILI.—Gold coins, 20 (colon or condor), 10 (doblon), and 5 (escudo) peso pieces. Silver coins, 1 peso and ½, ¼, and ⅓ of a peso. Bronze coins, ½, 1, 2 and 2½ centavo pieces. Currency is paper—the peso or dollar = about 10d. The restoration of the gold currency is projected under a currency law which was to take effect on 1st January, 1910, but has been deferred till 1st January, 1915. Gold peso (the

monetary unit) = 1s. 6d. English sovereign has a legal value of 13½ pesos gold.

CHINA.—1,220 (about) cash = 1 taikuan (or custom's) tael = about 2s. 8½d. About 35 cash = 1d. A coin recently issued is the "hundredth of a dollar," worth about $\frac{3}{4}$ of 1d. Silver dollar, of same value as Japanese silver yen, is also current. At Hong Kong the dollar (1,000 cash) = about 1s. 11½d. and at Shanghai about 2s. 8d.

COCHIN CHINA.—5 sapèques or cash = 1 cent; 100 cents = 1 dollar = about 2s.

COLOMBIA.—100 centavos = 1 peso or dollar gold—nominal value 4s. Gold coins, 1, 2½, and 5 dollars. Silver coins, real, peseta, half-dollar, and dollar. Very few coins are in circulation, the currency being principally paper, subject to considerable fluctuation. At the legal rate the paper peso = 1 centavo gold, or \$500 = £1. English gold taken at 5 gold pesos to the £.

COREA.—Currency is Japanese gold yen (100 sen) = 2s. 0½d. Notes of the Bank of Corea are legal tender.

COSTA RICA.—100 centimos = 1 colon (gold) = about 1s. 11d. Silver coins, 5, 10, 25, and 50 centimos. Silver legal tender to 10 colons; copper to 1 colon. Foreign gold legal.

CRETE.—Similar to Greece. Drachma equivalent to franc.

CUBA.—Spanish gold dollar = about 3s. 9d. or 5 dollars 35 c. = £1. Silver dollar = about 3s. 4d.; and the U.S. dollar = 4s. 1½d. Principal coins used are peso = 84 cents, peseta = 17 cents, real = 8 cents. There is no currency or paper money.

CYPRUS.—Gold—English sovereign. Silver—3, 4½, 9, and 18 piastres; limit of tender, 540 piastres. Bronze—½, ¼, and 1 piastre; limit of tender, 27 piastres. 40 paras = 1 piastre; 9 piastres = 1s.

DENMARK.—100 ore = 1 krone = 1s. 1¼d. 18 kroner 22 ore = £ sterling. Gold coins of 20 kroners and 10 kroners. Silver, 2 kroner—(rigsdaler), 1 krone and 25 ore.

ECUADOR.—100 centavos = 1 sucre or dollar or peso (paper) = 2s. Gold condor of 10 sucres = £1.

EGYPT.—97½ piastres = £ sterling. 100 piastres, or 1,000 milliemes = £ Egyptian (gold) = £1 0s. 6¼d. Gold circulating is almost exclusively English. 10 milliemes = 1 piastre = about 2¼d. Gold piece of 20 francs = about 77 piastres. Silver coins, 1, 2, 5, 20, and 20 piastres; legal tender to ££2.

FALKLAND ISLANDS.—British coins only legal tender, but U.S., Mexican, Portuguese, &c., coins are in circulation.

FEDERATED MALAY STATES.—See Straits Settlements.

FIJI.—Same as Great Britain.

FINLAND.—Finnish mark = 100 penni. 25 m. 20 penni = £1. Gold coins, 10 and 20 marks. Silver, 25 and 50 penni, 1 and 2 marks. Copper, 1, 5, and 10 penni.

FRANCE.—100 centimes = 1 franc = 9½d. 20 franc piece (Louis or Napoleon) = 15s. 10d. About 25 francs 22 cents. = £ sterling. Gold coins of 5, 10, 20, 50, and 100 francs. Silver coins, 20 centimes, ½, 1, 2, and 5 franc pieces. Nickel coin, 25 centimes. Bronze coins, 1, 2, 5, and 10 centimes.

FRIENDLY ISLANDS.—British coins only are legal tender.

GERMAN EMPIRE.—100 pfennig = 1 mark = about 1s. About 20·48 m. = £ sterling. Gold coins, 20 (doppel krone), 10 (krone), and 5 (halb-krone) marks. Silver coins, 1, 2, 3, and 5 marks and 50 pfennige. Thaler = 3 marks = 2s. 11d. Nickel coins, 20, 10, and 5 pfennige. Bronze coins, 1 and 2 pfennige.

GERMAN EAST AFRICA.—German rupee (100 heller) = 1s. 3½d. about 15 r. 45h. = £1.

GREECE.—100 lepta = 1 drachma paper = 9d. 27 drachmæ 30 lepta = £1 or about 10s drachmæ per 100 fcs. Foreign gold coins in circulation. Silver coins, 1 and 2 drachmæ. Copper and nickel, 1, 2, 5, 10, and 20 leptas.

GUATEMALA.—100 centavos = 1 peso or dollar silver = about 1s. 8d. Currency paper—peso = about 3d., but fluctuates considerably. In the Pacific ports American currency is more easily negotiated than European.

HAWAII (Territory of) (Sandwich Islands).—Same as United States.

HAYTI.—Gourde or dollar, nominal value 4s. Principal currency paper, dollar = 6½d., but fluctuates considerably.

HOLLAND.—100 cents = 1 guilder or florin = 1s. 8d. 12 guilders 10 cent. = £ sterling. Gold coins, 10 florins (16s.) Silver coins, 2½ guilders (rijks-daaler), 1 guilder, ½ guilder, and 25 cents.

HONDURAS REPUBLIC.—100 centavos = 1 dollar = gold about 4s. silver about 1s. 7d. Gold is at a premium.

HONG KONG.—See China.

ICELAND.—Same as Denmark.

INDIA.—£1 = 15 rupees. 16 annas = 1 rupee = 1s. 4d. 3 pies = 1 pice, 12 pies = 1 anna = 1d. Lac of rupees = 100,000. Crore of rupees, = 10,000,000.

ITALY.—100 centesimi = 1 lira = 9½d. About 25 lire 50 cents = £ sterling. Gold coins, 100, 50, 20, 10, and 5 lire. Silver coins, 5, 2, 1 lira, and 50 and 20 centesimi. Paper worth much less.

JAPAN.—10 rin = 1 sen = ¼d, 100 sen = 1 yen or dollar = 2s. 0½d. Gold coins, 5, 10, and 20 yen. Silver coins, 10, 20 and 50 sen. Nickel coin, 5 sen. Bronze coins, 1 sen and 5 rin. The unit of account is the gold yen.

JAVA.—The same as in Holland.

LIBERIA.—Silver coins—50, 25, and 10 cent pieces. Copper—2 and 1 cents.

English money chiefly used. Accounts generally kept in dollars and cents.

MADAGASCAR.—French coins only legal, but Italian, &c., coins of equal value are in circulation.

MAURITIUS.—Same as India. Accounts are kept in rupees and cents.

MEXICO.—100 centavos = 1 dollar or peso (silver) = 2s. 0½d.

MONACO.—Same as Latin Union (France, &c.).

MOROCCO.—6 floos = 1 blankeel, 4 blankeels = 1 ounce = 5½d., 10 ounces = 1 mitkal = 4s. 3d. British and Spanish coins also current.

NEW SOUTH WALES.—Same as Great Britain.

NEW ZEALAND.—Same as Great Britain.

NICARAGUA.—100 centavos = 1 dollar (silver) = about 1s. 6d. Mostly paper currency—peso, about 3d.

NIGERIA (Southern).—Same as in Great Britain with subsidiary nickel coins, 1d. and $\frac{1}{10}$ d.

NORWAY.—100 ore = 1 kroner = 1s. $1\frac{1}{2}$ d. Gold coins, 10 and 20 kroner. Exchange 18·20 krone = £ sterling. Paper money principally used; least value, 5 kroner. Below this amount, silver and copper coins.

PANAMA REPUBLIC.—Gold balboa = 4s. $1\frac{1}{2}$ d. Silver coins, peso, $\frac{1}{2}$, $\frac{1}{3}$, $\frac{1}{10}$, and $\frac{1}{20}$ peso pieces. 2 silver pesos = 1 U.S. gold dollar.

PARAGUAY.—Currency paper—dollar = about 3d.

PERSIA.—1,000 dinars = 20 shahis = 1 kran = $4\frac{1}{2}$ d. Average exchange 55 krans = £1 and 360 krans = 100 rupees, but rate fluctuates considerably. Toman (gold) = 22 krans (silver). Gold coins, 10, 5, 2, 1, $\frac{1}{2}$, and $\frac{1}{4}$ toman pieces. Silver coins, 5 and 10 shahis, 1, 2, and 5 krans.

PERU.—100 cents = 1 sol or dollar = 2s. about. Gold coins, libra, and 5 soles. Silver coins, 5, 10, 20, and 50 centavos and 1 sol.

PHILIPPINE ISLANDS.—U.S. coinage and Mexican dollar—latter = 50 U.S. cents.

PORTUGAL.—100 reis = 1 teston = 4d. 1,000 reis = 1 milreis. Paper milreis = about 3s. 10d. Gold coins, 1, 2, 5, and 10 milreis. Currency principally paper. Conto = 1,000 milreis. In the Azores 1 milreis = 3s. 6 $\frac{1}{2}$ d.

PORTUGUESE EAST AFRICA.—At Mozambique currency chiefly rupees, on which there is import duty of 10 %. Average exchange 5,386 Portuguese reis = £1. At Lourenço Marques (Delagoa Bay) English gold and silver chiefly used.

ROUMANIA.—1 leu = 100 bani = about 9 $\frac{1}{2}$ d. Silver, 1 leu, 2 and 5 lei, Nickel, 5, 10, and 20 bani. Exchange varies, but officially 25 lei = 22 bani = £1.

RUSSIA.—100 copecks = 1 rouble. Silver or paper rouble = 2s. $1\frac{1}{2}$ d., or 9 roubles 46 copecks = £1. Gold coins—15 roubles (imperial), 10 roubles, 7·50 roubles (half imperial), 5 roubles. 15 paper roubles = 10 roubles gold = roughly 1 guinea. Currency principally paper.

ST. PIERRE AND MIQUELON.—Legal currency French, but U.S., Canadian, and Newfoundland money chiefly in use with gold coins of other countries also. Customs duties must be paid in French coins or foreign gold coins. Fixed rates are: 5 fr. 40 c. = \$1; 26 fr. = \$4·81 $\frac{1}{2}$ c. = £1.

EL SALVADOR.—100 centavos = 1 dollar silver = about 1s. 7d.

SANTO DOMINGO (Republica Dominicana).—Standard of value is U.S. gold dollar, but currency is silver and paper. Silver dollar = about 1s. 6d.; paper very variable.

SERVIA.—Dinar = 1 franc = 9 $\frac{1}{2}$ d. Gold coins, 10 and 20 dinars. Silver, $\frac{1}{2}$, 1, 2, 5 dinars. Bronze, 5 and 10 paras. Nickel, 5, 10, 20 paras.

SEYCHELLES.—Same as Mauritius.

SIAM.—Silver tical = 1s. 6 $\frac{1}{2}$ d., or 13 = £1. Gold coin—Dos = 10 ticals, Satang = $\frac{1}{10}$ of a tical; tuang = 2 $\frac{1}{2}$ d.; salung = 4 $\frac{1}{2}$ d.

SIERRA LEONE.—Besides British currency, gold doubloons, eagles, and coins of the Latin Union are legal tender.

SOCIETY ISLANDS.—100 cents = 1 piastre or dollar = about 3s. 11*d.*
U.S. and Mexican dollars and French 5 fr. pieces are current at same rate.

SPAIN.—100 centimos = 1 peseta—about 27·20 pesetas to the £ sterling.
Gold coins are 20, 10, and 5 peseta pieces. Silver coins, 1 and 5 pesetas.

STRAITS SETTLEMENTS, MALAY STATES, AND LABUAN.—Gold dollar = 2s. 4*d.* Silver coins—50, 20, 10, and 5 cent pieces—are legal tender to 2 dollars, but $\frac{1}{2}$ dollar is unlimited tender. Copper coins—1, $\frac{1}{2}$, and $\frac{1}{4}$ cents—are legal tender to 1 dollar.

SWEDEN.—Krona of 100 ore = 1s. 1*d.* or 18·22 kr. to the £. Gold little used. Currency for 5 kr. or more, mostly paper.

TURKEY.—40 paras = 1 piastre = 2*d.* nearly. 100 piastres = 1 lira turca or gold medjidie = 18s. 110 piastres = £1. "Purse," sometimes used in accounts = 500 piastres or 5 liras, and is calculated = £4 10s. 0*d.* Value of piastre locally varies in different parts of the Turkish Dominions.

TRIPOLI (Barbary).—120 piastres = 1 lira turca = 18s. Wholesale prices are usually calculated in francs. English and French gold coins, &c., are current.

TUNIS—Same as France.

UNITED STATES.—1 cent = about $\frac{1}{2}$ *d.*, 100 cents = 1 dollar = 4s. 1*d.* 4 dols. 87 cents = £ sterling. Gold coins, 2½ dollar piece, half eagle (5 dollars), 1 eagle (10 dollars), 1 double eagle (20 dollars).

URUGUAY.—100 centavos = 1 dollar (gold) = about 4s. 3*d.*, or \$4·70 = £. Only foreign gold coins (which are legal tender) are in circulation. Silver coins, 10, 20, and 50 cents, and 1 dollar. Nickel, 1, 2, and 5 cents.

VENEZUELA.—Medio = about 2½*d.*; real = about 5*d.*; Monetary unit is silver bolivar = about 9½*d.*, or 1 franc, or 25·40 bols. to the £. Currency is based on gold standard—no paper in circulation. Coins are gold, silver and nickel, but principal coin is silver dollar of 5 bols. known as "peso fuerte" or simply "fuerte."

WEST INDIA ISLANDS, GUIANA, &c. (British).—Dollar = 100 cents = about 4s. 1*d.* British coinage generally used.

WEST INDIA ISLANDS, GUIANA, &c. (French).—Same as in France.

ZANZIBAR.—Currency is Indian rupee = 1s. 4*d.*; British sovereign, = 15 rupees, is legal tender to any amount. Currency notes of 5 to 100 rupees are in circulation. The Maria Theresa dollar = about 2 rupees 12 annas, though not in circulation, is used as a standard of value in quotation of African produce.

10. British Weights and Measures.

Avoirdupois Weight.

Drachm <i>dr.</i> =	27½ grains (27·34375).
Ounce... <i>oz.</i> =	16 drachms, 437·5 grs.
Pound... <i>lb.</i> =	16 <i>oz.</i> , 256 <i>dr.</i> , 7,000 grains.
Customary Stone, <i>st.</i> , Butcher's Meat	= 8 lbs.
Legal Stone... <i>st.</i> = Horseman's weight	= 14 lbs.
Quarter..... <i>qr.</i> =	28 lbs.
Cental or Quintal, <i>cent.</i> =	100 lbs.
Hundredweight, <i>cwt.</i> =	4 qrs., 112 lbs.
Ton..... <i>T.</i> =	20 <i>cwt.</i> , 2,240 lbs.

Avoirdupois weight is used in almost all commercial transactions and common dealings, but in addition to the above there are special weights for various articles, the chief of which are:—

A Quartern Loaf ...	= 4 lbs.
A Peck of Flour, 2 Gals. =	14 "
A Firkin of Butter ...	= 56 "
A Firkin of Soft Soap ...	= 64 "
A Box of Fish, about ...	= 90 "
A Barrel of Gunpowder =	100 "
A Barrel of Raisins ...	= 112 "
A Seam of Glass, 24 stones of 5 lbs. ...	= 120 "
A Barrel of Butter—4 firkins ...	= 224 "
A Barrel (or pack) of Soft Soap ...	= 256 "
A Faggot of Steel ...	= 120 "
A Pig of Ballast ...	= 56 "
A Fodder of Lead, London and Hull ...	= 19½ <i>cwt.</i>
A do. Derby ...	= 22½ "
A do. Newcastle ...	= 21½ "
A Cask of Blacklead ...	= 11½ "
A Sack—Potatoes, 168 lbs.; Flour, 280 lbs.; Coals, 224 lbs.; a ton of Coals, 10 sacks, 2,240 lbs.	
Chaldron of Coals (Imperial)	= 25½ <i>cwt.</i>
Chaldron of Coals (Newcastle) ...	= 53 "

Troy Weight.

Carat ...	= 3·17 grains.
Pennyweight <i>dwt.</i> =	24 grains.
Ounce ...	<i>oz.</i> = 20 <i>dwt.</i> , 480 grains.
Pound ...	<i>lb.</i> = 12 <i>oz.</i> , 240 <i>dwt.</i> , 5760 grs.
Hundredweight, <i>cwt.</i> =	100 lbs.

Troy is the weight used by goldsmiths and jewellers. The grains Troy, Apothecaries, and Avoirdupois are equal, and the same in England, France, the United States, Holland, and in most other countries; but the carat varies: in France it is 3·18 grains, in Holland, 3·0 grains, and in the U.S. 3·2 grains. In the U.K., the jewellery ounce is divided into 115½ carats or 600 pearl grains.

The *oz.* Troy and Apothecaries = 1·09714 *oz.* avoirdupois; but the *lb.* Troy and *lb.* Apothecaries = only 0·82286 *lb.* avoirdupois; while 175 *lb.* Troy and Apothecaries = 144 *lb.* avoirdupois.

Apothecaries' Weight.

Scruple \mathfrak{s} =	20 Grains = 20 grs.
Drachm \mathfrak{d} =	3 Scruples = 60 "
Ounce \mathfrak{z} =	8 Drachms = 480 "
Pound \mathfrak{lb} =	12 Ounces = 5760 "

The avoirdupois *oz.* of 473½ grains, and the *lb.* of 7000 grains are the weights named in the British Pharmacopœia; drugs are purchased by avoirdupois but compounded by apothecaries' weight.

Apothecaries' Fluid Measure.

60 Minims \mathfrak{m} (drops) =	1 Fluid drachm $\mathfrak{f}\mathfrak{z}$
8 Drachms ...	= 1 Ounce $\mathfrak{f}\mathfrak{z}$
20 Ounces ...	= 1 Pint \mathfrak{o}
8 Pints ...	= 1 Gall. \mathfrak{C} .
1 Drachm =	1 Tea-spoonful.
2 Drachms =	1 Desert spoonful.
4 Drachms =	1 Table-spoonful.
2 Ounces =	1 Wineglassful.
3 Ounces =	1 Teacupful.

As spoons, &c., vary in size these quantities can only be considered as approximate.

Hay and Straw.

Truss of Straw, 36 lbs.	Truss of Old Hay, 56 lbs.
Truss of New Hay, 60 lbs.	
Load, 36 Trusses—Straw 11 <i>cwt.</i>	
2 qrs. 8 lbs.; Old Hay, 13 <i>cwt.</i> ;	
New Hay, 19 <i>cwt.</i> 1 <i>qr.</i> 4 lbs.	

Chains, 320 Rods, 1760 Yards, 5230 Feet, 63,860 inches.
 Mile Geographical, Admiralty Measured Mile, or Nautical Mile, 6080 Feet = 1.151 Statute Mile.
 League = 3 Miles.
 Degree = 60 Geographical, or 69.12 Statute Miles.

Cubic or Solid Measure.

Cubic Foot = 1728 Cubic Inches.
 „ Yard = 27 Cub. Ft., 21.038 bush.
 Cord of wood = 128 Cubic Feet
 (8 × 4 × 4)
 Shipping Ton = 40 Cubic Feet, merchandise.
 „ = 42 Cubic Feet of Timber.
 Ton of displacement of a Ship = 35 Cubic Feet.

The average number of Cub. Ft. in a ton of shingle is 23, river sand 19, Thames ballast 20, coarse gravel 19, marl 18, coal (Welsh) 40, coal (Tyne) 43, earth 21, clay 18, chalk 14.

Square, Surface or Land Measure.

The Square Foot = 144 square ins.
 Yard = 9 feet = 1296 inches.
 Rod, Pole, or Perch = $30\frac{1}{4}$ yards = 272 $\frac{1}{4}$ feet.
 Chain = 16 rods = 484 yds. = 4356 feet.
 Rood = 40 rods = 1210 yds. = 10,890 feet.
 Acre = 4 roods = 160 rods = 4840 yards.
 Yard of Land = 30 acres = 120 roods.
 Hide = 100 acres = 400 roods.
 Mile = 640 acres = 2560 roods = 6400 chains = 102,400 rods, poles or perches, or 3,097,600 square yards.

Paper Measure.

24 Sheets ... = 1 Quire.
 20 Quires ... = 1 Ream.
 Some Reams of printing paper contain 516 sheets.

The sizes of Printing Papers most in use.

Foolscap ... 17 × 13 $\frac{1}{2}$ inches.
 Crown ... 20 × 15 „
 Demy ... 22 $\frac{1}{2}$ × 17 $\frac{1}{2}$ „

II.

Royal ... 25 × 20 inches.
 Double Crown ... 30 × 20 „
 Imperial ... 30 × 22 „
 Double Demy ... 35 × 22 $\frac{1}{2}$ „

Sizes of Note and Letter Papers.

Prince of Wales ... 4 $\frac{1}{2}$ × 3 inches.
 Queen ... 5 $\frac{1}{2}$ × 3 $\frac{1}{2}$ „
 Albert ... 6 × 3 $\frac{1}{2}$ „
 Post Svo. ... 7 $\frac{1}{2}$ × 4 $\frac{1}{2}$ „
 Large Post Svo. ... 8 × 5 „
 Medium Svo. ... 8 $\frac{3}{4}$ × 5 $\frac{3}{4}$ „
 Post 4to. ... 9 × 7 $\frac{1}{2}$ „
 Large Post 4to. ... 10 × 8 „
 Medium 4to. ... 10 $\frac{1}{4}$ × 8 $\frac{1}{2}$ „

Sizes of Brown Wrap Papers.

Kent Cap ... 21 × 18 inches.
 Bog Cap ... 24 × 19 $\frac{1}{2}$ „
 Haven Cap ... 26 × 21 „
 Imperial ... 29 × 22 „
 Elephant ... 34 × 24 „
 Double Imperial 44 × 29 „
 Casing ... 46 × 36 „

Measures of Time.

60 Seconds ... = 1 Minute.
 60 Minutes ... = 1 Hour.
 24 Hours ... = 1 Day.
 (23h. 56m. 4s. = 1 Sidereal Day.)
 7 Days ... = 1 Week.
 28 „ ... = 1 Lunar Month.
 28, 29, 30, or 31 Days ... = 1 Cal. Month.
 12 Calendar Months ... = 1 Year.
 365 $\frac{1}{4}$ days ... = 1 Common Year.
 365 „ ... = 1 Leap Year.

The Astronomical Day commences at noon, and is computed from 1 to 24 hours.

Angular Measure.

60 Seconds' ... = 1 Minute.
 60 Minutes' ... = 1 Degree.
 30 Degrees' ... = 1 Sign.
 90 Degrees ... = 1 Quadrant.
 180 „ ... = 1 Semicircle.
 360 „ ... = 1 Circumference.

1° = 60' = 3,600'', 360° = 21,600' = 1,296,000''.

Water.

Cubic inch ... = .0361 lb.
 Gallon ... = 10 lbs.
 Cubic foot = 62.3210 lbs. or 6.2321 gals. 35.943 cubic feet (224 galls.) = 1 ton.

X

The gallon is = $277\frac{1}{4}$ cubic inches,
= 0.16 cubic feet = 10 lbs. distilled
water.

Water for Ships: Ton, 210 gals.,
Butt 110, Punccheon 72, Barrel 36,
Kilderkin 18.

Electrical Measures.

The Ohm.—Measuring resistance
offered by materials to the flow of
electricity. Approximately 70 to
80 ft. of good iron wire of $\frac{1}{16}$ th in.
diameter has a resistance of one
ohm. A megohm is a resistance
of one million ohms.

The Volt = the electromotive force
which applied to a conductor with
a resistance of one ohm will main-
tain in it a current of one ampere.

The Farad = the capacity of a con-
denser such as to be charged to
a potential of one volt by one
coulomb. The micro-farad is a
millionth part of a farad.

The Ampere = the current driven
through one ohm by one volt. A
milli-ampere is the thousandth
part of an ampere.

The Coulomb = the quantity of
electricity given by one ampere
in one second.

The Joule = the energy expended in
one second by one ampere flowing
through one ohm.

The Watt = the power of a current
of one ampere under a pressure of
one volt = 44.23 approximate
foot-lbs. per minute. 746 watts
= one horse-power. A kilowatt
is a thousand watts.

The Henry = the induction in a
circuit when the pressure is one
volt while the current varies one
ampere per second.

The Board of Trade Unit = 1000
watts per hour, and will keep a
16 c.p. incandescent lamp alight
for about 16 hours.

II. Metric Equivalent of British Weights and Measures.

(The use, in the United Kingdom, of the weights and measures of the
Metric system was legalized by the Weights and Measures (Metric
System) Act, 1897.)

METRIC TO IMPERIAL.

Linear Measure.

1 millimetre ($\frac{1}{1000}$ m.)	=	0.03937 in.
1 centimetre ($\frac{1}{100}$ m.)	=	0.3937 in.
1 decimetre ($\frac{1}{10}$ m.)	=	3.937 ins.
		39.370113 ins.
1 metre (m.)	... =	3.280843 ft.
		1.0936143 yd.
1 decametre (10 m.)	=	10.936 yds.
1 hectometre (100m.)	=	109.36 yds.
1 kilometre (1000m.)	=	0.62137 mile.

Square Measure.

1 square centimetre	=	0.15500 sq. in.
1 sq. d'metre (100 sq. centimetres)	=	15.500 sq. in.
1 sq. metre (100 sq. decimetres)	=	10.7639 sq. ft.
1 are (100 sq. mtrs.)	=	1.1960 „ yd.
1 hectare (100 ares or 10,000 sq. mtrs.)	=	2.4711 acres.

Cubic Measure.

1 cubic centimetre	=	0.0610 cb. in.
1 cubic decimetre (c.d.) (1000 cub. centimetres)	=	61.024 cb. in.
1 cubic met. (1000 cub. decimetres)	=	35.3148 cub. ft.
		1.307954 cub. yd.

Measure of Capacity.

1 centilitre ($\frac{1}{100}$ lit.)	=	0.070 gill.
1 decilitre ($\frac{1}{10}$ lit.)	=	0.176 pint.
1 litre	=	1.75980 pints.
1 dckalitre (10 lit.)	=	2.200 gals.
1 hectolitre (100. lit.)	=	2.75 bushels.

Weight.

		<i>Avoirdupois.</i>
1 milligram ($\frac{1}{1000}$ gm.)	=	0.015 grain.
1 centigram ($\frac{1}{100}$ gm.)	=	0.154 „

1 decigram ($\frac{1}{10}$ grm.)	=	·1543 grns.
1 gramme (1 ")	=	15·432 "
1 dekagram (10 gr.)	=	5·644 drms.
1 hectogram (100 grm.)	=	3·527 oz.
1 kilogram (1,000 grm.)	=	$\begin{cases} 2\cdot2046223 \\ 15432 \end{cases}$ lb. or grn.
1 myriagram (10 kilog)	=	22 046 lb.

1 quintal (100 kilo)	=	1·963 cwt.
1 tonne (1000 ")	=	0·9842 ton.
1 gramme (1 grm.)	=	$\begin{cases} 0\cdot08215 \\ 15\cdot432 \end{cases}$ Troy. oz. tr. grns.
1 gramme (1 grm.)	=	$\begin{cases} 0\cdot2572 \\ 0\cdot7716 \end{cases}$ Apothecaries. dram. scruple.
1 gramme (1 grm.)	=	15·432 grains.

IMPERIAL TO METRIC.

Linear Measure.

1 inch ...	=	25·400 millimetre.
1 foot (12 ins.)	=	0·30480 metre.
1 yard (3 feet)	=	0·914399 metre.
1 fathom (6 ft.)	=	1·8288 metres.
1 pole (5½ yds.)	=	5·0292 "
1 chain (22 ")	=	20·1168 "
1 furlong (220 yds.)	=	201·168 "
1 mile (8 furlongs)	=	1·6093 kilometres

Square Measure.

1 square inch	=	$\begin{cases} 6\cdot4516 \\ 144 \end{cases}$ sq. centimetres.
1 sq. foot (144 sq. ins.)	=	9·2903 sq. decimetres.
1 sq. yard (9 sq. feet)	=	$\begin{cases} 0\cdot836126 \\ 9 \end{cases}$ sq. metre.
1 perch (30½ sq. yds)	=	25·293 sq. metres.
1 rood (40 prochs.)	=	10·117 ares.
1 acre (4840 sq. yds)	=	0·40458 hectare.
1 sq. mile (640 acres)	=	259·00 hectares.

Cubic Measure.

1 cubic inch	=	$\begin{cases} 16\cdot387 \\ 1728 \end{cases}$ C. centimetres.
1 cubic foot (1728 cubic inches)	=	$\begin{cases} 0\cdot028317 \\ 1728 \end{cases}$ cubic metre.
1 cubic yd. (27 cubic feet)	=	$\begin{cases} 0\cdot764553 \\ 27 \end{cases}$ cubic metre.

Measures of Capacity.

1 gill ...	=	1·42 decilitres.
1 pint (4 gills)	=	0·568 litre.
1 quart (2 pints)	=	1·136 litres.
1 gall. (4 qrts.)	=	4·5459631 ltrs.
1 peck (2 galls.)	=	9·092 litres.
1 bushel (8 ")	=	3·637 dekalitres.

NOTE.—Approximately one litre equals 1,000 cubic centimetres, and one millilitre equals 1·00016 cubic centimetres.

1 quart (8 Bushels)	=	$\begin{cases} 2\cdot909 \\ 8 \end{cases}$ hecto-litres.
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Apothecaries Measure.

1 minim ...	=	0·059 millilitre.
1 fluid scruple	=	1·184 millilitres
1 " drachm (60 minims)	=	3·552 "
1 fluid ounce (8 drachms)	=	$\begin{cases} 28\cdot1123 \\ 8 \end{cases}$ centilitres.
1 pint ...	=	0·568 litre.
1 gall. (8 pints or 160 fluidoz)	=	4·5459631 litres.

Apothecaries Weight.

1 Grain...	=	0·0648 Gramme.
1 Scruple (20 grains)	=	1·296 Grammes.
1 Drachm (3 Scruples)	=	3·888 "
1 Oz. (8 Drachms)	=	31·1035 "

Avoirdupois Weight.

1 Grain ...	=	0·0648 Gramme.
1 Dram ...	=	1·772 Grammes.
1 Oz. (16 Drams)	=	28·350 "
1 Pound (16 Ozs.) or 7,000 Grains	=	0·45359243 Kilo-gram.
1 Stone (14 lbs.)	=	6·350 Kilograms.
1 Quarter (28 lbs.)	=	12·70 "
1 Hundred-weight (Cwt., 112 lbs.)	=	$\begin{cases} 50\cdot80 \\ 0\cdot5080 \end{cases}$ Quintal.
1 Ton (20 Cwt.)	=	$\begin{cases} 1\cdot0160 \\ 1016 \end{cases}$ Tonnes or Kilograms.

Troy Weight.

1 Grain ...	=	0·0648 Gramme.
1 Pennyweight (24 Grains)	=	1·5552 Grammes.
1 Troy Oz. (20 Pennyweights)	=	31·035 "

12. Nautical Measures.

12 inches ... = 1 foot. | 6 feet ... = 1 fathom.
 3 feet ... = 1 yard. | 3 nautical miles ... = 1 league.

Sea or Nautical Mile = one-sixtieth of a degree of latitude, and varies from 6,046 ft. on the Equator to 6,092 ft. in lat. 60°.

Nautical Mile for speed trials, generally called the { 6,080 feet.
 Admiralty Measured Mile { 1.151 statute miles.
 { 1,853 metres.

Cable's length = the tenth of a nautical mile; or approximately, 100 fathoms or 200 yards.

A Knot = a nautical mile an hour, is a measure of speed, but is not infrequently, though erroneously, used as synonymous with a nautical mile.

LENGTH OF EUROPEAN MEASURES OF DISTANCES COMPARED WITH THE
 NAUTICAL MILE OF 6,080 FEET.

	Length in Nautical Miles.		Length in Nautical Miles.
Nautical Mile	1.000	German Ruthen	4.064
British Statute Land Mile ..	0.868	Italian Mile	1.000
Austrian Mile	4.094	Norwegian Mile	6.097
Danish Mile	4.064	Russian Verst	5.766
French Kilometre	0.539	Swedish Mile	5.769
German Geographical Mile	4.000		

SOUNDINGS UPON FOREIGN CHARTS ARE EXPRESSED THUS:—

	Eng. ft.	Eng. fm.		Eng. ft.	Eng. fm.
Austrian .. meter	= 3.281 or 0.547		Nor-		
„ ... faden	= 6.223 „ 1.037		wegian } meter	= 3.281 or 0.547	
Belgian ... metre	= 3.281 „ 0.547		Nor-		
Chilian ... metro	= 3.281 „ 0.547		wegian } favn	= 6.176 „ 1.029	
Danish ... favn	= 6.176 „ 1.029		Portu-		
Dutch			guese } metro	= 3.281 „ 0.547	
(European) } meter	= 3.281 „ 0.547		Russian		
Dutch			(Сажень) } sazhen	= 6.000 „ 1.000	
(European) } vadem	= 5.905 „ 0.984		Spanish		
Dutch			metro	= 3.281 „ 0.547	
(Batavian) } vadem	= 5.905 „ 0.984		„ braza	= 5.492 „ 0.915	
French ... metre	= 3.281 „ 0.547		Swedish		
German ... meter	= 3.281 „ 0.547		meter	= 3.281 „ 0.547	
Italian ... metro	= 3.281 „ 0.547		„ famn	= 5.844 „ 0.974	
Japanese fathom	= 6.000 „ 1.000		United		
			States } fathom	= 6.000 „ 1.000	

It will be observed that several nations use both metres and fathoms; generally in such cases the metre is employed in modern charts.

13. Measurement of Timber—London.

A Petrograd Standard Hundred contains 120 pieces of 12 feet \times 1½ inch \times 11 inches = 165 cubic feet, or 1,980 superficial feet of 1 inch.

Deals, battens, scantlings, rough boards, and sawn pitch pine timber, pay freight per Petrograd Standard Hundred.

Planed boards pay freight on actual measure when dressed, not by the specification of nominal sizes from which they are manufactured.

Squared timber pays freight per load of 50 cubic feet, Queen's calliper measure delivered.

Mahogany and cedar from Cuba pay freight per load of 50 cubic feet, Queen's calliper measure, the captain paying the measuring charge.

Most furniture woods pay freight per ton weight delivered.

14. Approximate Values of Gold and Silver Coins.

Subject to Variations according to the Fluctuations in the Rates of Exchange.

DESCRIPTION OF COIN.	Value in English.	United States.	France, Belgium, Switzerland.	German Empire.	Holland.	Austrian Paper.	Italian.
Gold.	£ s. d.	Dl. Ct.	Fr. Ct.	M. Pf.	Fl. Ct.	Kr. H.	Lr. Ct.
English Sovereign...	1 0 0	4 87½	25 25	20 47½	12 15	24 20	25 98
Twenty-Franc Piece	0 15 10	3 84	20 0	16 13	9 51	19 25	20 0
German 20 Mark Piece	0 19 6	4 74	24 70	20 0	11 77	23 50	24 70
Dutch 10 Florins ...	0 16 4	3 96	20 80	16 60	10 0	19 80	20 80
Imperial (Russian)...	0 15 10	3 85	20 0	16 13	9 54	18 70	20 0
Twenty Kroner (Swedish, Norwegian, and Danish) ...	1 1 9	5 25	27 40	22 20	13 10	24 92	27 40
Half-Eagle (5 dolls. U.S.) ...	1 0 6	5 0	25 85	20 90	12 38	24 50	25 85
Silver.							
English Shilling ...	0 1 0	0 24	1 25	1 0	0 60	1 14	1 25
Five-Franc Piece ...	0 3 11½	0 95	5 0	4 0	2 37½	4 54	5 0
One-Franc Piece ...	0 0 9½	0 19	1 0	0 80	0 47½	0 92	1 0
One Mark ...	0 0 11½	0 24	1 22	1 0	0 59	1 12	1 22
One Florin (Dutch)	0 1 7½	0 40	2 05	1 70	1 0	1 88	2 05
One Krone (Danish, Swedish, and Norwegian) ...	0 1 1	0 27	1 30	1 13	0 66	1 24	1 30
One Peseta (Spanish)	0 0 8	0 16	0 80	0 7	0 35	0 75	0 80
One Dollar (U.S.) ...	0 4 1	1 0	5 10	4 10	2 46	4 70	5 10

15. Continental Weights and Measures with their English Value.

The Metric System of Weights and Measures, with trifling variations of denomination, has been adopted in the following countries :—

AUSTRIA	*GREECE	NORWAY	SPAIN
BELGIUM	HOLLAND	PORTUGAL	SWEDEN
DENMARK	HUNGARY	§ROUMANIA	SWITZERLAND
FRANCE	ITALY	SERVIA	§TURKEY
GERMANY			

Linear Measure	1 Centimètre = 0.3937 inch.
	1 METRE = 39.3701 inches = 3.28 feet = 1.093 yard.
	1 Kilomètre = 1093.6 yards = 0.62137 mile.

*—In Greece the following weights may be used—

- 1 Oke = 2.80 lbs. avoirdupois.
- 1 Stater = 44 Oke = 123½ lbs. avoirdupois.

§—In Turkey and Roumania the following weights are also used—

- 1 Oke = 2.83 lbs. avoirdupois.
- 1 Kintal = 44 Oke = 125 lbs. avoirdupois.

Weight	1 Milligramme	=	0.015 grain troy.
	1 GRAMME	=	15.43 „ „
	1 Kilogramme	=	2 20 ¹ / ₂ lb. avoirdupois.
	1 Quintal métrique = 100 kilogrammes	=	220.5 „ „
	1 Tonneau = 100 „	=	2205 „ „
Measure of Capacity ... 1 LITRE = 1.76 pint.			

Russian Weights and Measures.—Verst = 0.663 mile. *1 Pood = 40 Pund = 36.12 lbs. avoirdupois. 1 Vedro = 2.7 imperial gallons.

1 Degree = 60 geographical miles = 69 1-6th English statute miles = 9.85 Norway miles = 10.41 Swedish miles = 14.77 Danish miles = 15 German miles = 20 Holland ure = 23.15 Swiss stunden = 104.3 Russian versts = 111.3 French kilomètres.

Weights and Measures.—A penny weighs $\frac{1}{4}$ oz., or 10 grammes; a halfpenny, $\frac{1}{8}$ oz. A French centime weighs a gramme; its diameter equals a centimètre; and 100 in a row equal a mètre. 1 centimètre = 10 millimètres = $\frac{1}{25}$ th of an inch; or $2\frac{1}{2}$ centimètres = 1 inch. An inch is the diameter of a halfpenny. A penny is $\frac{1}{10}$ th foot in diameter.

16. Continental Time.

In Belgium, France, Spain, and Portugal the railway services are arranged according to *West Europe (Greenwich) Time*; in Holland according to Amsterdam time, which is 20 minutes in advance of Greenwich Time; in Germany, Austria-Hungary, Switzerland, Italy, Servia, Denmark, Norway, Sweden, and part of Turkey, according to *Mid Europe Time*, which is one hour earlier than West Europe Time; in Bulgaria, Roumania, and part of Turkey, according to *East Europe Time*, which is one hour earlier than mid Europe Time, and two hours earlier than West Europe Time; in Greece, according to Athens Time; in Russia, the train services in the guide are according to Petrograd Time, but the railway authorities usually issue time tables also showing the services by local time, such as Warsaw and Moscow time, &c.

West Europe (Greenwich) Time is 20 minutes later than Amsterdam Time.

„	„	„	1 hour later than Mid Europe Time.
„	„	„	1 hr. 35 mins. later than Athens Time.
„	„	„	2 hours later than East Europe time.
„	„	„	2 hrs. 1 min. later than Petrograd Time.

In Belgium, France, Italy, Spain, and Portugal time is reckoned to 24 o'clock.

Standard Time.

The Hourly Zone System of Standard Time, based on the meridian of Greenwich, has been adopted in many countries, as will be seen from the particulars given below. For Europe the following Standard Times have been adopted:—

Western Europe.—Greenwich time.

Central Europe.—Corresponding to the time of the 15th degree of longitude East of Greenwich, or one hour fast of Greenwich time.

Eastern Europe.—Corresponding to the time of the 30th degree of longitude East of Greenwich, or two hours fast of Greenwich time.

The following countries have adopted the meridians mentioned for the purpose of regulating time:—

Great Britain, Belgium, France, Portugal, Spain, Gibraltar, Algeria, Ivory Coast, Dahomey, Faroe Islands.—Meridian of Greenwich or G.M.T.

Ireland.—Meridian of Dublin, 25m. 21.1s. slow of G.M.T.

Holland.—Meridian of Amsterdam, 19m. 32.1s. fast of G.M.T.

Greece.—Meridian of Athens, 1h. 34m. 52.9s. fast of G.M.T.

Austria-Hungary, Denmark, Germany, Italy, Malta, Norway, Serbia, Sweden, Switzerland, Tunis, Congo, Angola, German South-West Africa.—Meridian of 15° E., or 1 hour fast of G.M.T.

Iceland, Madeira, Senegal, Liberia and French and Portuguese Guinea.—Meridian of 15° West or 1 hour slow of G.M.T.

Azores and Cape Verde Islands.—Meridian of 30° W., or 2 hours slow of G.M.T.

Russia.—Meridian of Pulkowa, 2h. 1m. 18.6s. East of Greenwich, or practically Eastern European time.

Bulgaria, Roumania, Egypt, South Africa, Cyprus, and Portuguese East Africa.—Meridian of 30° E., or 2 hours fast of G.M.T.

Turkey.—Although Central European time for West Turkey and Eastern Europe time for Eastern Turkey has been adopted by the Customs and some public offices, the old Turkish mode of reckoning time is still in general use.

Ascension.—Meridian 14° 15' W., or 57m. slow of G.M.T.

Mauritius, Reunion and Seychelles.—60th meridian, or 4 hours fast of G.M.T.

Chagos Islands and Portuguese India.—75th meridian, or 5 hours fast of G.M.T.

India (except Calcutta) and Ceylon.—Meridian of $82^{\circ} 30''$ E., or $5\frac{1}{2}$ hours fast of G.M.T.

Burmah.—Meridian of $97^{\circ} 30''$ E. or $6\frac{1}{2}$ hours fast of G.M.T.

Straits Settlements, Federated Malay States and French Indo-China.—Meridian of 105° E., or 7 hours fast of G.M.T.

Java.— $109^{\circ} 48' 37.5''$ E., or 7h. 19m., 14.5s. fast of G.M.T.

Hong Kong and East Coast of China, Shanghai, Kiau Chau, Philippine Islands, British North Borneo, Labuan, Western Australia.—Meridian of 120° E., or 8 hours fast of G.M.T.

Korea.—Meridian of $127^{\circ} 30'$ E., or $8\frac{1}{2}$ hours fast of G.M.T.

Japan, Seoul and Chemulpo.—Meridian of 135° E., or 9 hours fast of G.M.T.

South Australia and Guam.—Meridian of $142^{\circ} 30'$ E., or $9\frac{1}{2}$ hours fast of G.M.T.

New South Wales, Queensland, Tasmania, Victoria, New Guinea, Caroline Islands.—Meridian of 150° E., or 10 hours fast of G.M.T.

New Zealand.—Meridian of $172\frac{1}{2}^{\circ}$ E., or $11\frac{1}{2}$ hours fast of G.M.T.

Hawaii or Sandwich Islands.—Meridian of $157^{\circ} 30'$ W., or $10\frac{1}{2}$ hours slow of G.M.T.

Samoa.—Meridian of $172\frac{1}{2}^{\circ}$ W., or $11\frac{1}{2}$ hours slow of G.M.T.

Alaska.—Meridian of 135° W., or 9 hours slow of G.M.T.

Chili, Panama, Peru.—Meridian of 75° West of Greenwich, or 5 hours slow of G.M.T.

Colombia.—Meridian of Bogota, or 4h. 56m. 52.4s. slow of G.M.T.

Ecuador.—Meridian of Quito, or 5h. 14m. 6.7s. slow of G.M.T.

Costa Rica.—Meridian of San José, or 5h. 36m. 16.9s. slow of G.M.T.

Nicaragua.—Meridian of Managua, or 5h. 45m. 10s. slow of G.M.T.

Salvador.—Meridian of San Salvador, or 5h. 56m. 32s. slow of G.M.T.

Mexico.—Meridian of City of Mexico, or 6h. 38m. 26.7s. slow of G.M.T.

Honduras.—Meridian of 90° W. or 6 hours slow of G.M.T.

Uruguay.—Meridian of Monte Video, or 3h. 44m. 48.9s. slow of G.M.T.

Argentine Republic.—Meridian of Cordova, 4h. 16m. 48.2s. slow of G.M.T.

Brazil.—Meridian of Rio Janeiro, or 2h. 52m. 41.4s. slow of G.M.T.

Venezuela.—4h. 30m. slow of G.M.T.

New Brunswick, Nova Scotia, Prince Edward Island, Miquelon, Porto Rico, Martinique, Grenada, Trinidad, Tobago, British and French Guiana.—Meridian of 60° W., or 4 hours slow of G.M.T.

Cuba.—Local mean time, and not Standard time of the 75th meridian of W. long., is now in use in Cuba. The time ball in approximately 23° 8' 27" N., 82° 20' 55" W. at Havana, is dropped at local mean noon, corresponding to 5h. 29m. 23.7s. p.m. G.M.T.

Canada and the United States.—The territories are divided into hourly zones, the Standard times for which are respectively 4, 5, 6, 7, and 8 hours slow of Greenwich, the corresponding meridians being 60°, 75°, 90°, 105° and 120° W. As a rule the time used in Canada, from the East coast to 67½° W., is 4 hours slow of Greenwich (Intercolonial time); between 67½° and 82½° W., 5 hours slow (Eastern time); between 82½° and 97½° W., 6 hours slow (Central time); between 97½° and 112½° W., 7 hours slow (Mountain time); from 112½° W., to the West coast, 8 hours slow of Greenwich (Pacific time).

British Columbia.—Meridian of 120° W., or 8 hours slow of G.M.T.

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